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FARM FINANCE Annual Issue

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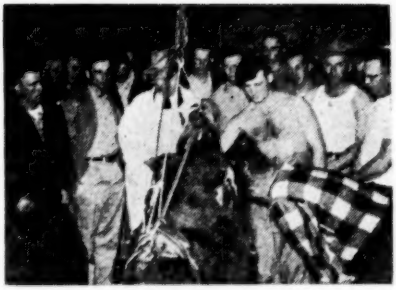

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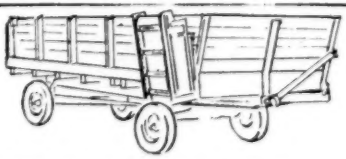

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The Farmer's Digest

Volume 21 November 1957 Number 5

Magic Word for 1958 . . Management

Give yourself some goals in '58 and see what a difference they can make in net profit. First step is to get an account book and start keeping records . . .

Condensed from The Furrow

F. E. Charles

A FARMER told us recently, "I don't want any book farming. You just don't get it out of books." Still—this farmer is successful because he performs so many of his practices exactly the way the experiment stations recommend. He doesn't cotton to book farming, and yet he's an expert manager. We've talked with others who are equally successful as farm managers—and some of them *have been* exposed to book farming via college.

So whether you get it out of books or have it because of a "green thumb," profitable farming seems to depend on good management. (That's overlooking calamities such as flood or drouth, which a farmer can't always control.)

Everybody Makes Mistakes

Now, *poor management* is nothing to be ashamed of—anyone who has ever farmed has made some bad guesses, some errors in judgment—the real mistake is in not knowing you've made a mistake and in not correcting it next year. And the way to know is to keep records so that you can figure profits and losses.

Records are only the beginning. But a set of good records is the place to start figuring, so you can see where money is being made—or lost—and what's more important, how much.

It's always a bit confusing to

Reprinted by permission from The Furrow, Moline, Illinois

calculate profit—or loss—in dollars and cents; you may very properly ask "how else can you figure it?" And that's a good question but, because of variations in prices in different areas, a better way to discuss results is in yields or gains—bushels, pounds, tons, dozens, etc. This gets away from price differentials and other variables.

Set Up Some Goals

So—if you want to figure the kind of results you ought to get—set up yields or gains to shoot at. You know what you've been getting, so raise your sights for 1958. You can come up with something like this:

Take the item under poultry—eggs per hen per year. If your hens have been averaging only 150 per year and you can push 'em up to 180, you've got an extra 2½ dozen eggs per bird. But the goal you're shooting for is 240. That's an extra 90 eggs. Translate either of those differences into money, basis of your local prices, and it'll change the complexion of your layer project.

Or take wheat—the 17 bus. per acre is a reasonable goal with modern fertilizers, but if you can reach the higher goal of 25 bus., there's an extra 400 bus. on every 50 acres.

The other goals show what's reasonable under Oklahoma con-

BETTER FARMING GOALS FOR OKLAHOMA

	You Should Reach	You Should Shoot for*
BEEF		
Calves in feedlot gain per day lbs.	2¼	2¾
Yearlings in feedlot gain per day lbs.	2¾	3
Beef on grass gain per day lbs.	1	1.4
DAIRY		
Lbs. 4% milk per year per cow	8,500	11,000
POULTRY		
Eggs per hen per year	180	240
Lbs. of feed per dozen eggs	5	4½
Broilers, lbs. feed per lb. gain	2.5	2¼
Age in weeks at 3 lbs.	8½	8
TURKEYS lbs. feed per lbs. gain	4.4	3.9
WHEAT bu. per acre	17	25
COTTON lbs. lint per acre	220	320
GRAIN SORGHUMS bu. per acre	20	30

* Goals by Oklahoma A & M

ditions. Check them against your circumstances, see how you're doing!

How's Your Livestock Efficiency

There are other ways to compare your results. In the last 15 to 20 years livestock output has increased about a third per breeding unit—for example, about 40 per cent more beef per cow, 20 per cent more pork per sow. If you're not doing as well as this, something's wrong with the productive capacity of individual animals, or with your feeding methods, or diseases and insect pests are robbing you.

Beef cattle that have been selected for gaining ability will put on 2½ pounds just as easily as standard strains put on only 2 pounds with exactly the same feeds. Or—with hogs—20 years ago test animals of the meat type reached 200 lbs. in 6 to 7 months on about 760 lbs. of feed. Now,

Genius is 98% perspiration and 2% inspiration.—Edison

pigs bred for lean type and fast gains will reach 200 lbs. in 5 to 5½ months—sometimes less—on 100 lbs. less feed. Figure what that would do to your costs.

On broiler production, the Oklahomans say that 2½ lbs. should make 1 lb. of gain, and you really should shoot for only 2¼ lbs. feed. Only 6 months ago, many producers were expecting to get a pound of gain on 2.6 lbs. feed at most. Now the goal is more than a quarter-pound under that, which illustrates how fast the advances come.

In the Corn Country

Not being in the Corn Belt, Oklahoma omitted corn and hogs from its goal, but an Iowa authority suggests something like this:

	U.S. Average	You Should Reach	You Should Shoot for
Pigs raised per litter	6½	8	10
Age in months at 210 lbs.	8	6	5½
Lbs. feed per 100 lbs. gain	475	365	325

Note the goal of 10 pigs raised per litter and compare it with an Iowa champion pig producer—last year, Marion Hirsh raised 12.3 pigs per litter. Calling it an even 5 extra pigs per litter, 15 litters gives Hirsh an extra 75 pigs or an extra 15,000 pounds of pork. Apply an extra 5 pigs, or even half that many, to your swine program and see what it does to your production costs and final profits.

So long as we're in Iowa, let's see what results farmers had there

in 1956. About a thousand farms keep records in several different business associations. These associations have been so successful, since their organization in the 1930's, that they were able this year to reorganize as independent, self-supporting units, disassociating themselves from Iowa State College except for advisory assistance.

The average net income of 955 Iowa farms in the associations was $7,071 in 1956, but there's a better story—so far as management is concerned—in a comparison of the high-profit farms vs. the low-profit farms:

316 high-profit farms netted	**$11,245**
316 low-profit farms netted	**3,306**

The two groups of 316, according to H. B. Howell of Iowa State College, were about the same for size of farm, and for labor and capital invested in feed, livestock, machinery.

Then why the difference in net? "It's how they used their resources," says Howell. "High-profit farmers did a better job of planning and combining many better farming practices to get more income per man, per acre, per animal, and per unit of feed."

The Iowa figures shouldn't influence you too much under your different conditions — whether your results last year were better or worse. But the fact is that management services used by these Iowa farmers are available to you, too. Your county agricultural agent can tell you how to get started, and what the later steps should be. Actually, the first thing to do is get that account book and begin keeping records. Without facts and figures, you can't even get to first base.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACTS OF CONGRESS OF AUG. 24, 1912, AND MARCH 3, 1933, AND JULY 2, 1946, of the Farmer's Digest, published 10 issues a year at Fort Atkinson, Wis., for November 1, 1957.

State of Wisconsin
County of Jefferson
SS

Before me, a Notary Public in and for the State and County aforesaid, personally appeared Hugh Highsmith, who being duly sworn according to law, deposes and says that he is the publisher of the Farmer's Digest and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, as amended by the Act of March 3, 1933, and July 2, 1946, embodied in section 537, Postal Laws and Regulations, to wit:

1. That the names and addresses of the publisher and digest editor are: Publisher and editor, Hugh Highsmith, Fort Atkinson, Wisconsin.
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Signed, Hugh Highsmith, Publisher.

Dorothy L. Covey, Notary Public. (My commission expires June 5, 1960.)

Sworn to and subscribed before me this 30th day of September, 1957. (Seal).

What Can the '58 Soil Bank Do for You?

Take another look at the Acreage Reserve. In general, you stand to gain if yields will be smaller than normal . . .

Condensed from Montana Farmer-Stockman

Maurice C. Taylor, Montana State College

RECENT changes in the Acreage Reserve provisions for 1958 make it necessary for farmers to take another look at the program for next year. This year (1957) you could participate in the Acreage Reserve without reducing your total acres in crop. Under the 1957 ruling the Acreage Reserve meant essentially a transfer of land from wheat to barley production.

The Rules Are Different For Next Year

The Department of Agriculture has announced that a "Soil Bank Base" will be established for each farm. This is a total acreage base which will be taken from the "past production history" of the farm. The new rule says that total harvested acreage in 1958 must be held below the "base" by the equivalent of the number of acres placed in the Soil Bank.

You will no longer be able to get Acreage Reserve payments and raise as much small grain as before. In addition, the maximum Acreage Reserve payment which can be made to any one farm unit has been set at $3,000 by Congress.

(Editor's Note: The U.S.D.A. has announced that the $3,000 limitation will apply to each farm, in cases where more than one farm is owned by an individual, rather than to each "farmer" as earlier indicated.)

Effect on "Base"

Let's see how the "Soil Bank Base" ruling may affect wheat farmers. Let's take an 800-acre spring wheat farm and see how it might come out income-wise in 1958 under the new rule compared to 1957.

But first let's look at the possible gains from the Acreage Reserve, 1957 model. In general, the Acreage Reserve has been a paying proposition in years with low yields, but the advantage tends to disappear as yields move above normal.

In 1957, this 800-acre farm would produce more net income

Reprinted by permission from Montana Farmer-Stockman, Great Falls, Montana

under the Acreage Reserve than under regular compliance if yields were normal or below. Here is how net farm income would have looked under three yield levels in 1957:

Net Farm Income, 1957 Plan

Yield	Regular Compliance	Acreage Reserve*
Normal equals 13 bu.	$3,608	$4,271
25% Below Normal	1,534	2,572
50% Above Normal	7,763	7,669

*With one-half of the 280-acre wheat allotment in the Acreage Reserve.

With a yield 25 per cent below normal the farm would have gained about 68 per cent in net income by using the Acreage Reserve instead of regular compliance. At a normal yield the gain would have been about 18 per cent and at a yield 50 per cent above normal the net income would have been about the same under regular compliance as under the Reserve. (I have used the 25 per cent below and 50 per cent above yields because this is about the pattern of spring wheat yield variation over the past few years.)

The journey of a thousand miles starts with a single step.

Now let's look at net farm income under the provision. Here are the income estimates:

Net Farm Income, 1958 Plan

Yield	Regular Compliance	Acreage Reserve*
Normal equals 13 bu.	$3,608	$3,486
25% Below Normal	1,534	1,950
50% Above Normal	7,763	6,470

*With one-half of the 280-acre wheat allotment in the Acreage Reserve.

Under these circumstances, participation in the Acreage Reserve would still be a paying proposition relative to regular compliance with yields below normal. But the gain in net farm income has dropped to 27 per cent compared to 68 per cent for 1958.

At a normal yield the Acreage Reserve would appear to make a little less money than regular compliance. And if the yield were 50 per cent above normal, participation in the Acreage Reserve would produce about 17 per cent less net farm income than regular compliance.

The data for these calculations are based upon a sample of spring wheat farms. The prices and costs used approximate present prices and costs, and they apply specifically to a farm of this size (800 acres). But these figures should work as a general guide for your calculations for deciding whether to go into the Acreage Reserve program for 1958.

There is one thing that must be said in favor of participation in the Acreage Reserve. Income

under the Acreage Reserve is fairly certain. And unless you have a good reason to expect that yields will be considerably above normal, the Acreage Reserve for farms of the type dealt with here is probably a good bet for 1958. At least at this early stage the odds would seem to be with it.

The limit on harvest called the "permitted acreage" for any one farm is the soil bank base minus the number of acres the farmer agrees to place in the acreage reserve. If a farmer also is enrolled in the conservation reserve program, he would have to subtract that acreage from the soil bank base to get the "permitted acreage."

For example, if the farmer placed 20 acres in the Conservation Reserve and 30 acres in the acreage reserve in 1957 and placed the same number in the conservation reserve in '58 but increased the acreage reserve to 30 acres, he would subtract the acreage in conservation reserve plus only 10 acres of the 30 acreage reserve acres from the soil bank base. Where the farmer placed 20 acres of land in the acreage reserve and no acres in the conservation reserve in '57 and placed 30 acres in the acreage reserve in '58, he would subtract the full 30 acres from the soil bank base. Harvesting more total acreage than the "permitted acreage" will cause forfeiture of all acreage reserve payments.

The farm operator is responsible for furnishing county Agricultural Conservation and Stabilization committees with past crop production history for use in determining the "soil bank base."

Another change in the 1958 acreage reserve program will be in the method of figuring normal yields. This change will result in higher average per acre payments for wheat in most Nebraska counties. The county rates in important wheat-producing counties now average from $20 to $31 per acre. Twenty-four Nebraska counties will receive rates lower than this year because of the low yields in 1956 and 1957 due to the drouth. Increases in other counties will vary up to $5 per acre. The individual rates per farm will vary from the county rates according to the productivity of the farm.

The amount of payments per acre on each farm will be available before acreage reserve agreements are signed. If the farmer is not satisfied with the rate set for his farm, there are provisions for appeals to county and state ASC offices. These provisions also apply for appeals on the "soil bank base."

Like the 1956 and 1957 programs, farmers will be required to control noxious weeds on acreage reserve land in 1958. The 1958 program also may require

farmers to control erosion on those acres. No crop can be harvested from reserve acres in 1958. After the deadline for signing agreements covering a particular crop is past, participating farmers will not be permitted to withdraw from the program.

Farmers who placed allotment acres in the acreage reserve in 1957 will receive a 10 per cent premium above the 1958 per acre rates if the identical acres are placed in acreage reserve for 1958.

Participation in the Acreage Reserve Program is likely to be less than in 1957 even though the per acre rates are more favorable when compared with support prices. Support rates on '58 wheat will be only $1.78 per bushel (nationally) as compared with $2.00 in 1957.

Moisture conditions have improved so crop prospects appear more favorable. The per-acre rate even though higher is not sufficient to give farmers income comparable to returns when normal yields are received.

Farmers desiring additional information should contact local ASC offices.

Hog Producers Cautioned

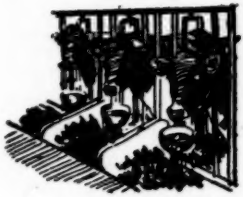
Secretary of Agriculture Ezra Taft Benson has asked hog producers to consider their production intentions for 1958 with especial care in light of the present hog price situation.

Hog prices have been fairly good this year—running between $17 and $22 per hundred pounds through September. But what will happen to prices by fall of 1958 and the following year depends upon the number of pigs produced next spring. Too many sows farrowed early next year could mean a severe decline in price next fall.

Except for slight seasonal downturns, hog prices have been steadily recovering from a low point of around $10 per hundred pounds to which they fell in December 1955. The gains of the past two years can be maintained only if supply is kept reasonably close to prospective demand.

The Secretary is concerned because conditions exist this fall which could stimulate production to the extent that prices would again drop disastrously. And the market would be flooded with pork beyond consumers' demands. *—North Carolina Extension*

He Started with One Good Cow



In 21 years of testing, Frank Schmidt's herd has averaged 425 pounds of butterfat . . .

Condensed from The Farmer

Tom Doughty

"START with good cows, continue with a good breeding, feeding and testing program, and you'll have a dairy herd that will serve you well for many years—good, fair, or poor," says Frank C. Schmidt, Moody County, S. Dak. Brown Swiss breeder.

Proof of his statement on good breeding is pointed up by the fact that his present herd of 45 cows and young stock practically all trace from the "best cow I ever bought"—Belle Silver 16104, the daughter of Silver Belle, 1928 National Dairy Show grand champion and world record butterfat holder for the Brown Swiss breed at that time (772 pounds). Mr. Schmidt bought Belle Silver, then 12 years old, from Abe Schlorholtz of Breda, Iowa, in 1929, the year after he had started his Brown Swiss herd.

"The only reason I was able to buy the cow then was because she had suffered a bad wire cut on her udder," he commented. I wanted her for a brood cow. She produced six calves, including four heifers that all stayed in the herd, and two bulls that found a ready market to other breeders. She lived to 18 years of age."

The South Dakota dairyman said he had bought several other cows during his first few years of dairying, but most of them and their offspring have been eliminated in favor of the Belle Silver family—through a rigid testing and culling program. He began keeping his own milk weight records when his herd was started. In April, 1936 he enrolled the herd in the county cow testing association (CTA) and that fall in Herd Improvement Registry (HIR), under supervision of South Dakota State College extension dairymen.

In 21 years of testing, his herd of from 15 to 22 cows has averaged 425 pounds of butterfat (around 4.5% test) and 10,000 to 11,000 pounds of milk per cow. His top year was 1952 when 17 cows averaged 526 pounds of

Reprinted by permission from The Farmer, St. Paul 2, Minnesota

butterfat in 11,966 pounds of milk. Several other yearly averages have been nearly as high.

The herd was officially classified for breed type in 1943, to be one of the first herds of the breed to be classified. The herd now has an average classification score of 86, or Very Good. Two third-generation cows from the Belle Silver cow have classified Excellent—the highest classification rating possible. One of these cows (Molly of Valleyhurst) had a record of 834 pounds of fat. She now has three daughters milking in the herd with records of more than 600 pounds of butterfat. Eight of the cow's offspring classified Very Good. All bulls in the entire herd have classified Very Good.

High Production Bulls

Because his herd has been built mostly from offspring of the Belle Silver foundation cow, Mr. Schmidt has bought very few females the last 15 or more years. He has limited his outside purchase stock to bulls with high production and breed lineage that will nick well with his one-family herd. He has not used bulls raised from the herd, except to a limited extent in recent years, because he has favored staying clear of intensive inbreeding. However, several of the bulls raised from the herd have been proved (plus) on other herds—transmitting production to heifers excelling that of their dams.

Long-Time Producers

Long-time production has been stressed in the breeding and selection program of the Schmidt herd. Several cows in the herd have finished lifetime production records of more than 5,000 pounds of butterfat, and a number of the cows have milked to 12 to 18 years of age.

There have been several top show animals in the Schmidt herd. Mr. Schmidt's son, Melvin, now farming with his dad, raised the herd's famed "Pee Wee" cow as a 4-H Club project. The cow has a top record of 898 pounds of butterfat on twice-daily milking and was the 1952 grand champion Brown Swiss female at the South Dakota State Fair.

Good feeding has been as important as good breeding in this South Dakota dairy herd. Even during the dry years of the '30s, the cows were fed the best feed available. They get a balanced grain ration the year around, fed according to milk production, and importance is placed on good forages. This year (and last) grain sorghum silage is being fed to the herd with good results. Alfalfa also has been an important forage on the farm.

Per cow profit above feed cost in the Schmidt herd has averaged $325 to $350 for the last six or

more years. Milk has been sold to the Dell Rapids creamery and milk plant. This fall, the Schmidt herd will contain 22 cows, the peak milking string the present dairy barn will accommodate.

"We haven't seriously considered expanding the herd size beyond this number," said the dairy farmer. "We still are placing the emphasis on higher production per cow unit. For our time and labor involved, we believe we are much further ahead than with more cows of possibly lower production. Grade A milk requirements now are upon us, but even at that, I think the production per cow unit will mean the most to us in meeting extra initial costs. High total herd volume is good—if high per cow production is behind it."

Looking back over the years as a dairy farmer, Mr. Schmidt says he owes much thanks to the fate that started him with good cows. These cows, he said have meant that the 200-acre Schmidt farm, which his father bought in 1910, still is home to Mr. and Mrs. Schmidt, their daughter, Mary Ann, and son, Melvin. Even through the lean years, their cows have been profit makers.

Two may be too much. A man with one watch has the correct time, but a man with two is never sure.

Inspect Stored Grain Frequently

Early discovery of infested grain before serious damage is done can prevent total loss points out David O. Quinn, Extension entomologist at West Virginia University.

"The use of chemical protectants is good insurance that your stored grain will not become infested and destroyed. "Every month, samples from different parts of the bin should be taken and carefully examined. About one quart of grain from each of five or six spots in the bin should be sampled. Dig deep for some, take some from the top. The presence of insects is a warning that action is needed. Contact your local county agricultural agent for specific information about control measures and safe grain protectants," he said.

—West Virginia University

What Can You Pay for Feeder Pigs?

Buying right is just as important as selling right. Here's how to figure what you can afford to pay for feeder pigs and still make a profit . . .

Condensed from Farm and Ranch

H. L. Gantz

IF YOU'RE going to buy feeder pigs, what can you afford to pay for them? A formula developed by S. A. Engene and L. M. Day, of the University of Minnesota, can help you answer the question. First, they say, estimate the price pigs will bring at market weight, then multiply that price by the weight of the pig when marketed. Next, figure the total cost of feeding, using current feed prices. On the average, Engene and Day say you can figure about 350 pounds of corn—or its equivalent—and 50 pounds of protein supplement for each 100 pounds of gain; or 665 pounds of corn and 100 pounds of protein supplement to bring a feeder pig from 35 pounds to a market weight of 225 pounds.

When you've figured the total feed cost, add 20 per cent for labor, shelter, equipment, interest and veterinary cost. Subtract this total cost from the estimated total return and multiply the difference by an estimated survival rate, which should be about 95 per cent under good management. The final amount is what you can afford to pay for each feeder pig.

For example: Suppose you buy 35-pound pigs and have them ready for market at 225 pounds. If they sell for $16 per cwt. you have an expected gross income of $36 per pig. Now assume your feed cost is $18 for corn supplement, and $3.60 for labor and fixed costs (20 per cent of $18). This gives you a total production cost of $21.60 for each pig at market weight. This amount taken from expected income of $36 leaves $14.40. Multiply the $14.40 by the estimated survival rate of 95 per cent. The answer: $13.68. And that's the top price you can afford to pay for each feeder pig under these conditions.

The dome of the U. S. Capitol is made of cast iron and weighs 4456 tons.

Reprinted by permission from Farm and Ranch, 318 Murfreesboro Road, Nashville, Tennessee

How To Buy Feeder Cattle

"Buying cattle is a matter of figuring out what you need to make the most of what you've got, then getting them at the best price . . ."

Condensed from
Western Livestock Journal

Howard Linger and *Chas. B. Jennings*

THE smart buyer of feeder cattle knows in advance just what he's looking for.

In order to know what kind of cattle he needs, he has had to determine the amount of feed he has available, quality of that feed and the time that he wants to feed.

Knowing these things in advance, the well-prepared buyer can determine what weight and quality of cattle he wants.

With short feed supplies or plans for short-term feeding, he might be most interested in lower quality stock that he can market after a short feeding period and stand a good chance of making some profit. With good quality feed in abundance and facilities to hold cattle for a relatively long feeding period, he can shop for better quality cattle that he can gradually bring up to the 1,000-1,300 lb. choice steers and heifers that are most in demand.

Determination of Profit

The determination of profit doesn't rest solely in the type of cattle fed. Over the past few years, feeders who have shown a profit are those that have made the most economical use of feed and better management throughout the feeding period. No matter what quality or weight of cattle you buy, your chances for profit rest partially on buying the right kind of cattle for your feeding potential and then doing the best management job you can.

From the market demand standpoint, your best chance of making a good sale when your cattle are fed out is on choice finished animals. In nearly all markets, consumers have been educated to seek choice grade beef, and some large chain stores sell nothing else.

There is only a limited demand for prime cattle, since these are generally regarded as too fat for

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the thrifty housewife. Prime cuts, consequently, find a market only in top hotels and restaurants whose customers want extremely well-finished cuts. On the other hand, cattle that are less than choice are also apt to meet with limited demand.

In any case, make sure the kind of cattle you buy fit conditions on your lot. If you have a lot of home-grown cheap roughage, you can probably figure on longer feeding periods without hurting yourself too much. But if you haven't got a lot of that low-cost feed (or pasture or grass for real thin ones), better figure on a shorter feeding time for whatever you purchase.

Some operators have found it profitable to buy and finish heifers rather than steers or at least to balance their program with both sexes. Heifers usually sell at substantially less than steers when you're buying, but regional preferences make demand for finished heifers almost as good as that for steers. You stand a good chance of making 1c-2c per lb. extra by buying and feeding heifers.

For example, you can frequently buy heifers for about $2 a cwt. less than comparable steers, but they sell very close together as finished stock. What's more, heifers usually feed out a little better.

Customarily, you'll buy heifers with an agreement from the seller that guarantees a good percentage of them open. Get your veterinarian to examine them right after you take possession and separate the calfy ones to induce abortion. You'll save extra feed on shestock that could cost you plenty at marketing time if not properly checked.

Scales Balanced and Tested

In all buying, whether at a central market or at country points, make sure that the scales on which cattle are to be weighed are in balance and properly tested. And by "properly tested," we mean tested to their full capacity.

Last year, 23,714 moonshine stills were located and destroyed in the U. S.

At most central markets, scales have a 30,000 lb. capacity—and beams are blocked at 30,000 so that no greater loads can be accommodated at a single weighing. A lot of transient scale-testing outfits frequently test scales only to a fraction of their capacity. That means the scales are accurate only to the weight to which they have been tested.

Other points to check on those scales are the tolerance or accuracy required in testing and frequency of testing. Most yards require an accuracy to within 1.5 lb. per 1,000 lb.

The man who does the weighing should be a disinterested party. He shouldn't have any financial interest in the cattle.

In buying at country points, a pencil shrink is only guesswork. At central market points, however, that problem is eliminated. The usual stockyard shrink and fill are uniform—and the weight you pay for is just what the cattle weigh a moment or two after you've bought them.

Identification and Credit

When you're buying cattle, be sure you have acceptable forms of identification with you—and check your credit rating at the bank before you start on your trip. Letters of credit from your bank are good to have—but banks are often reluctant to be specific in such letters—and with good reason. A letter of credit might be shown to several different sellers or commission men, with no indication of how much has already been used. Best way to affirm your financial rating is to suggest to the seller or his agent that he call your bank.

Don't be surprised if the commission man or other agent of the seller, or the seller himself, seems a little hesitant about honoring a check or okaying your credit. In the case of a commission man, he's liable for payment to the seller as soon as the transaction is closed.

At federally supervised and regulated stockyards, the seller's money is on its way to him within 24 hours after the sale—and that means that the money from the buyer should be in within 24 hours after the sale.

Buy or Ship Late in Week

One way you can help yourself to better deals and greater convenience at central markets and elsewhere is to arrange to buy or ship cattle late in the week. Monday marketing has become such a tradition that everyone—truckers, railroads, stockyards, commission men and handlers—

The average new car buyer pays 40% down, balance at $80 per month for 28 months.

is overloaded the first part of the week, while the latter half sees many of these same people and facilities idle and hunting for something to do.

Dealing say, on Thursday, will give you a good selection of cattle from which to choose and a plentiful supply of trucks, rail cars and other facilities. You can inspect offerings more carefully, and the commission man will have more time to spend with you in making your selections.

There are some other points we like about central marketing.

For one thing, you look at more cattle than you could see in a day's time traveling around the ranch country. In the country, you might get to look at a couple sizeable bunches of feeders in a day's time. But at the central market, you can see and compare cattle from scores of ranches in a single trip around the yards. You're much more apt to find exactly the kind of cattle that will fit into your feeding plans.

Comparison Aids Pricing

And the comparison of cattle gives you a better idea of right price for those feeders. In country dealing, you are always buying against the latest reported top at a central market someplace, and you don't know just how the cattle for which you're dealing would compare with the top at the big markets. The cattle you are inspecting may be far better than the load that made the top at a central market—but since you're dealing against an unseen top load, you might pass up a good buy simply because you figured the seller's price was too high in comparison with the report from the central market.

Record-Keeping Urged In Farm and Home Development

Goals, plans and records help farm and home development families get more family living satisfactions than where no goals are established and no plans made. Records help in evaluating what was done last year and help in planning for the coming years, says Elsie P. Short, Texas Agricultural Extension Service.

The Otto Beck family of Woodsboro in Refugio County say the biggest help in farm and home development is the planning done by the entire family.

Their decision-making is based on farm record books. The long and short-time goals by which they measure results accomplished each year are a part of their record keeping. This system keeps a constant check on cost figures on each operation which becomes increasingly important because of the cost-price squeeze.

The home garden has made substantial contribution to the Beck family income. This past spring they planted sixty-five pounds of Irish cobbler seed potatoes and harvested 790 pounds of nice large potatoes which were stored for home use. Other garden grown produce was used either fresh or stored for later use.

—Texas A & M College

Farm Outlook for 1958

Here are the economists' predictions for prices and profits next year . . .

Condensed from Iowa Farm Science

THE RISE in business during the past year resulted in a stronger demand for farm products. For example, prices of beef cattle have been higher than could be explained by the change in the meat supply alone compared with the year earlier.

Turning to 1958 prospects, the crucial question is: What will the role of government be next year? Will the government again be a leader in producing an expansion in the business economy?

Here it would appear that federal expenditures probably will be no lower than during the current year and are likely to be a little higher, judging by actions in Congress to date. Much of the push comes from the defense program. Our government is in the process of shifting from the conventional military set-up to one based on the missile system. But during this shift, it is necessary to have, in effect, two defense systems.

State and local government spending is likely to continue to rise at about the same rate as in recent years. The forces which produced the past rises continue to operate—pressure on schools, roads, water systems and other key state and local services.

There are still some growth and modernization programs going in industry. This will result in continued expansion in business investment. But the amount of expansion is slowing down. It is not likely to be as much as it was during the current year. Construction activity seems to have stabilized.

This adds up to a further rise in consumer incomes, but no strong upward surge. The prospects are for some further rise in the total value of goods and services produced in the economy during the coming year. But the rate of rise is likely to slow down still more.

For farmers, this should mean steady to slightly higher demand for farm products in the coming year. But because the rate of expansion is slowing down, there is more uncertainty wrapped around the outlook for demand for farm products in 1958 than there has

Reprinted from Iowa Farm Science, published by Iowa State College, Ames, Iowa

been in recent years.

Feeds . . .

With average weather this fall, our total feed production will be larger than a year ago. Add the 6- to 7-million-ton increase in carryover, and we will have a record feed supply on Oct. 1. Feed supply per head of livestock also will be the largest on record.

This sets the stage for larger livestock and poultry numbers in 1958. The big increase will come in hogs and chickens, and effects of this will show up in the latter part of the year. The other important point in the feed picture this year is the changed distribution of production. Excellent sorghums, oats and corn crops in the western and southwestern areas will make farmers there less anxious buyers of Midwest corn. Sorghum grain production is better than double what it was a year ago.

Prices of corn at harvest time, thus, will be lower in the western Corn Belt than a year ago. The level will hinge largely on the Secretary of Agriculture's announced price support on noncompliance corn of $1.10 per bushel.

Under any circumstance, the price rise of corn from harvest into the winter months is likely to be less than normal. The prices from next spring on will depend upon the weather.

It's apparent that, to date, our farm program has done little in the way of halting the continued expansion of feed grains. As long as we have large supplies of feed grains, we will have cheap feed prices. And cheap prices are bound to result in larger livestock production.

The last 2 years appear to be sort of a lull in the farm situation. With larger production of hogs and poultry in prospect for 1958, the 1958-59 farm income situation appears to be a touch and go proposition. It's hard to foresee any real improvement in farm prices under such a condition. With the persistent rise in farm costs, net farm income could be down a little in 1958.

Cattle . . .

Livestock slaughter and meat output have turned downward. This, together with the stronger consumer demand, has resulted in higher livestock prices and improved 1957 farm incomes in the Corn Belt.

Beef output during the first half of 1957 was about the same as a year ago. But beef output during the last half of 1957 is down from last year. The difference is in the amount of grass beef slaughtered this year compared with a year ago. Last year cattlemen were liquidating numbers because of the drouth. This year, they have good grass and good roughage supplies. The smaller calf crop and the smaller

inventory of livestock in the grazing area mean fewer livestock available for slaughter in the last half of 1957 than in the corresponding period of 1956.

Pork production during the first half of the year was down from last year, but the supply during the last half of 1957 will be almost as large as it was a year ago. The net result is that consumption of meat per person in 1957 is down about 8 pounds from a year ago. This comes on the heels of an all time high in the supply of meat per person set in 1956. Our late 1955 and early 1956 low livestock prices were caused mainly by the unusual timing of a peak in both cattle and hog production. In 1957 both decreased together. Hog production now is beginning to turn up.

Cattle production will be slower to swing back up, however. It takes a longer period of time to bring about an expansion of cattle. More young stock must be held back first of all. But even then the increase can't get up steam until the heifers have been raised, bred and have calves. This process doesn't take as long with hogs.

With the improvement of cattle prices and range feed conditions, there already is incentive to hold back young stock. A net addition to numbers of young stock is difficult to accomplish immediately. The 1957 calf crop is 2 per cent smaller than last year's and 3 per cent below the 1954 peak. The peak in cattle breeding stock numbers was set in 1955. There was a 2-million head decrease from 1955 to 1957. The large number of calves and steers caused the cattle cycle to peak out in 1956 rather than in 1955, however.

Fewer cattle will be slaughtered this fall than last year, and the difference could be great. Even so, total slaughter this year is almost certain to be large enough to pull cattle numbers down again on Jan. 1, 1958.

But the downswing on cattle numbers in this cycle is not likely to be as sharp or as long as in past cycles. The last two cattle cycles had downtrends of about 4 years in length. The downtrend could run as long this time. The size of the drop, however, isn't likely to be as great as in the past —unless we have a bad drouth or business recession. We haven't had any really big year of liquidation thus far in this cattle cycle.

Cattle Feeding . . .

Feeder cattle are selling higher than a year ago. This is the result of more confidence on the part of cattle feeders in the fat cattle market coupled with the improved feed situation in the West and fewer livestock out there.

Feeding margins aren't likely to

be as wide during the coming feeding year as in the past two. With plenty of hay and cheap feed grains, any profit will have to come from the feeding end of the operation—that is, making the money on the pounds of gain put on.

Under such conditions, plain feeder cattle are at a disadvantage compared with cattle carrying quality. Pounds of gain put on better-quality cattle will sell for more money than pounds of gain put on medium cattle. That's why margins are important in feeding plain cattle. Cheap cattle must be bought "cheap" to make them pay out. And it's hard to find "cheap" cattle this fall!

Another part of the reason feeder cattle are higher than a year ago is that cattle feeders are already discounting this cheap feed. If they don't bid prices "too" high and we feed somewhat fewer cattle than last year, we still could have a profitable feeding year. *If not,* feeding profits will be slim.

Hogs . . .

Hog slaughter during the last half of 1957 will be about the same as a year ago—as a result of the unchanged size of the 1957 spring pig crop. But the 1957 fall pig crop appears to be about 3 to 4 per cent larger than a year ago. This will produce more hog slaughter through the first half of 1958 than in the corresponding period a year ago. But the increase won't be sharp enough to cause any "distressed" hog prices during this period; rather prices during the winter and spring of 1958 will be only moderately lower than those of a year ago.

The big question mark in the hog outlook is the number of pigs that will be raised in the spring of 1958. With the western Corn Belt again enjoying a good feed supply, we can expect a larger 1958 spring pig crop. This area has been holding back on hog numbers as a result of 2 years of bad corn crops.

The downswing in the cattle cycle means less beef will be on the market during the next few years. Probably around 4 pounds less of beef and veal will be available per person in 1958 than in 1957. Thus, some increase in pork production can be absorbed. But if the increase goes beyond this mark, we could be back in difficulties with hogs. Under any circumstance, the price of pork in the last half of 1958 is not likely to be as high as it is at this time.

Therefore, production of early farrowed litters next year will have a relatively better advantage than the production of late farrowed litters.

Poultry . . .

Farmers raised nearly a fifth fewer chickens this year than a year ago. Culling won't be as severe during the coming 10

months as it was in the corresponding months a year ago. And it's almost certain that the rate of lay per hen will increase over a year earlier—as the trend has been during the past few years.

Adding this all together, it means a significant enough cutback in egg production during the next 10 months to put prices of eggs well above those of a year ago.

In view of this outlook, it will pay farmers not to cull their laying flocks as rigorously as usual this fall.

The higher prices of eggs this year coupled with cheap feed will likely stimulate chick purchases next spring. This, in turn, will result in lower egg prices in the fall and winter of 1958-59.

As with hogs, the outlook favors the person who will start his chicks next spring as early as possible.

Turkeys . . .

Turkey raisers purchased 3 per cent more poults during the first half of 1957 than a year earlier. The increase was all in heavy breeds. But there's some indication that more of the heavy breeds were sold at the fryer-roaster size than was true last year. And the increase in poults hatched was concentrated in the early months of the year. Storage stocks during the summer were large.

All this added up to a sizeable turkey slaughter during the first part of 1957. Turkey slaughter from January through July was nearly 50 per cent larger than a year ago. In turn, turkey prices were depressed during the summer months.

Last year heavy toms sold well during the summer. So people held their turkeys into the fall and winter and filled up the storage stocks—which pushed down heavily on prices this summer.

There's good reason to believe that the low spot in the turkey market came early this year. Turkey prices aren't likely to be any worse at the holiday season than they were in August, and, in fact, could be higher by the end of the year than they were in the summer just past.

Fertilizer By The Bolt

Nature, in the form of electrical storms, produces far more fertilizer than all the commercial fertilizer plants—some 100,000,000 tons of usable plant food a year. During an electrical storm the lightning, as it flashes across the sky, combines nitrogen and oxygen that's in the air, and changes it into plant food. The rain then carries the newly made fertilizer to the ground.

Where You Stand on Social Security

Critics complain at the generosity of Congress in making it easy for farmers to qualify . .

Condensed from
Prairie Farmer

A FARMER went into a social security office recently and said, "During the war years, when I worked in that shell factory down at Center Grove, I was under social security. After the war, I went back to farming. Now I understand there's some kind of social security for farm people. Can you tell me something about it?"

This farmer, like millions of other farm workers—employed or self-employed—is now covered by the law which was formerly restricted to employees in commerce and industry.

Although most men at 65 and women at 62 can now count on old-age insurance benefits under social security, many still do not realize this. Many do not understand that they can get monthly payments and still have limited or part-time earnings.

Many more people still do not know about survivor's benefits, and what they mean to a family in case of the breadwinner's death. Disability benefits starting at age 50 need also to be better understood.

Applies to Nearly All

In general, the social security law now applies to every farm person who is either employed or self-employed in gainful work. If a farm employee is paid $150 or more cash wages during a year by a farm employer, or does farm work for an employer on 20 or more days during a year for cash wages figured on a time basis, his earnings must be reported, and the social security tax on those wages must be paid.

The law excludes from coverage any services performed by an individual in the employ of his son, daughter, or spouse, and services performed by a child under 21 in the employ of his or her father or mother.

Where self-employment is concerned, any member of a farm family is covered by the law if

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he or she operates a farm or a farming activity alone or as a member of a partnership. Moreover, a person who produces a crop or livestock on land belonging to another, for a share of the total crop or livestock produced, is considered a self-employed farmer for social security purposes.

A self-employed farmer's net earnings (from farming alone or combined with earnings from any other covered self-employment) must be reported to his social security account if they amount to $400 or more in a year.

What about a farmer who leases his land to someone else for either cash rent or a share of the crop produced? Is he a self-employed farmer or just a landlord getting rental income which does not count towards social security?

Well, it depends upon his arrangement with his tenant. If the landlord, under an arrangement with his cash rent lessee or share crop tenant "participates materially" in the production of crops or livestock raised by the tenant he is a self-employed farmer and his net income from the farming enterprise counts towards old-age and survivors insurance protection.

Special farm activities carried on by any member of a farm family apart from the farm operation may be covered by social security. For instance, if a son or daughter operates an activity, such as 4-H or FFA projects, all by himself or herself, that person is self-employed.

If the net earnings from the project amount to $400 or more in a year, a tax return must be filed and the social security tax paid. This holds regardless of the son's or daughter's age.

Similarly, if a farmer's wife engages in an activity — raising chickens or selling eggs, for example—as a separate commercial enterprise of her own, pays the expenses and keeps all the income apart from other farm income, she is a self-employed person and must file separate schedules F and SE if her net earnings amount to $400 or more in a year.

While self-employed farmers must report their net earnings for social security purposes, just like the people who work for themselves in commerce, industry, or a profession, they have a choice of ways to figure their earnings.

If a farmer's gross income is not more than $1,800 in the year, he is permitted to count as earnings for social security purposes either his actual net or two-thirds of his gross. Of course, if his gross is less than $600, two-thirds of the gross would fall below $400, the minimum amount that comes under the law.

If a farmer's gross income is more than $1,800 in a year, but

his net is less than $1,200, the law permits him to use either his actual net or $1,200.

Figure Another Way

This alternate method for figuring farm income applies to all farm operators, those who keep books on an accrual basis as well as those who operate on a cash basis. It also applies to each member of a farm partnership.

It brings social security protection to farmers with a low earnings base, and it permits both large and small farm operators to maintain their old-age and survivors insurance protection during years when their net earnings are unusually low, or when they end the year with a net loss.

Seasonal farm workers, those used during harvesting time, for instance, often pose a problem. Many of them are furnished to the farm operator by labor contractors, generally known as "crew leaders." These workers, usually migrants or day-haul workers from a neighboring town, move on quickly from farm to farm.

The farm operator may be the employer of these people under some conditions, but often the employer is the crew leader. Beginning January 1, 1957, the man who furnishes a crew of workers to do farmwork is usually considered the farm employer for social security purposes.

This applies unless the crew leader has a written agreement with the farmer showing that the crew leader is also an employee of the farmer. In that case, the farmer would have to keep records on both the crew leader and the labor crew he furnishes.

It is the duty of the farm employer to deduct the employee's share of the social security tax, add a matching amount, and send the combined tax, with a report of wages earned, to the district director of internal revenue.

These social security work and wage tests apply to all farm employees, regular, seasonal, or part-time workers, with the exception of certain members of a farm family, as already explained, and of foreign farm workers temporarily admitted to the United States.

Fooling the Government in Pioneer Oregon

The law required that each man, to prove up on his homestead claim, must have at least one glass window in the house. Several families . . . went together in the purchase of a glass window. As a man got ready to prove up on his claim, he borrowed the window, put it up, and invited the inspectors. After their visit, he took the window down, put it under the bed ready for the next homesteader, and nailed up a sheep hide to keep the wind out. —*Elizabeth Gedney.*

Scandal That's Costing You Money

Amazingly unequal tax assessments are coming to light as a few counties call in expert help. What about your farm taxes?

Condensed from Farm Journal

Claude W. Gifford

IF YOU want to be flabbergasted, just travel awhile with professional appraisers who are helping re-assess farm property for taxes these days.

I've just had the experience.

Story County, Iowa and Knox County, Ill., are two of a handful of counties across the country that have called in skilled appraisers to see whether their assessments are fair.

They're finding thousands of farms that have been paying too much property tax—some twice too much. Other pieces of property haven't paid nearly enough; and still others haven't been discovered by the assessor at all!

The inequities to which farm taxpayers have been submitting, for years,—and which will go on if they don't do something about it—are nothing less than a national scandal.

Talk to these men who have gone over counties with a fine-tooth comb, and you'll find five main inequalities:

1. Farm assessments are a collection of helter-skelter figures bearing little relation to the actual productive ability of farms or their sale value.

● In Story County, Iowa, I saw one 145-acre farm that had been assessed at $6,085—until a scientific appraisal by the Doane Agricultural Service put its true assessment value at $3,024.

Last year 44,104 folks died of gas. Fifty put a match to it . . . 54 inhaled it . . . 44,000 stepped on it.

● Another 169-acre farm nearby was carried on the old tax-assessor books at $9,866. Doane's appraisers established its assessed value—based on its productivity—at $17,215.

● Tax officials of Illinois

Reprinted by permission from Farm Journal, Philadelphia, Pennsylvania

showed me records of a farm in Kane County that was assessed at less than 4% of its actual selling price; the same year, five farms in the same county were assessed at more than 120% of their price.

These are but samples. Go into almost any county, anywhere, and you can find surprising inequalities.

2. Farm property generally is over-assessed compared to town property. Thus farms are carrying more than their share of the tax load, say the national experts on property taxes.

I examined records of the Illinois state revenue department which compared property assessments with actual selling prices. In 93 out of 102 counties, farms were assessed higher than town property. Usually the farm load was about 10% higher, but in three Illinois counties, it was double.

"That's why," says Herbert Fick, chief appraiser and manager of the Doane appraisal section, "we recommend that both town property and farm property be re-assessed at the same time. *This is becoming more important as school consolidation spreads the total school tax burden over both town and country.*"

3. "Farms with poorer soils are likely to be grossly over-assessed, and the farms with the very best soils are much under-assessed," reports R. A. Langenbacher, superintendent of assessments in Knox County, Ill.

Knox County is now re-assessing, under the direction of Langenbacher, a former county agent from Missouri. He showed me records on 11 Knox County farms with poor soil type. These farms (averaging 137 acres) were over-assessed by an average of $3,240 per farm.

For every $10 in taxes that these farmers should have been paying for years, they were actually paying $14.

Seven other Knox County farms (132-acre average) with the best soils were under-assessed $7,808 per farm. *For every $10 in taxes they should have been paying they were paying only $7.*

Iowa State College research showed that corn harvested when it contains 30 to 32 per cent moisture was worth 10 cents more per bushel as feed for fattening cattle than low-moisture corn from the same field.

4. Personal property values have no rhyme nor reason.

Re-appraisers in Knox County found that in one township hogs had been assessed at an average of $8 per head; in another township, at $16. Cattle averaged $21 per head in one township and $83 in another. Farm machinery was

listed at a $900 average in one township; $1,800 in another. Furniture was carried at $90 average in one township; $300 in another.

5. A surprising amount of property is missed altogether—isn't even on the tax rolls. *Naturally this increases the tax load for everyone else.*

Average selling price of milk cows on U. S. farms was $165 a head in July, the highest price recorded in the past four years.

One farm in Kentucky was listed at 75 acres—until Doane's re-assessment man discovered that it actually contained 175.

But town property — *especially stocks and inventories* — are even more likely to escape assessment altogether.

How do these injustices develop? Behind it lies a property assessment system that hasn't changed much since the horse-and-buggy days.

In many states, local government divisions — townships and towns—elect a tax assessor. The job pays as little as $150 to $500 a year, in a great many places. Who'll work for this piddling sum?

Usually it's an honest, well-intentioned person, often retired, who can't or doesn't want to work at a higher paying job. He's seldom trained at making appraisals, and his judgment may range anywhere from terrible to excellent.

Too many times the assessor is a political hack, subject to pressures to set assessments too low for "friends" or too high for others.

Even assessors who'd like to do a good job—and most would—frequently don't have the experience, time, money, nor the equipment to make good appraisals.

Is it any wonder that many assessments—and the size of your tax load—are set by a "windshield" appraisal from the roadside? Many assessors simply copy last year's figures—thus perpetuating grievous errors made by previous assessors who have played favorites or botched the job.

The assessors themselves — through their national association —are trying to raise the professional caliber of their work. They are urging changes in laws and practices so that the assessor can and will do better work.

In every case in a test with 100-pound hogs at the University of Illinois, oats in the ration slowed gains and increased the amount of feed needed to put on 100 pounds of gain.

At one time shoddy assessments didn't matter so much. Mill levies and total taxes were low. But

taxes on farm land have *doubled since* 1945 (six times higher than 1909).

"As land value and mill levies themselves go up, errors are compounded. An error in assessment that led to a $50 difference in taxes on nearly identical properties several years ago, can easily amount to three to five times that now," explains D. H. Everett, senior Doane appraiser. He is co-author with E. F. Crouse of *Rural Appraisals.*

"But," you may be thinking, "why not let well enough alone? If I'm reassessed, probably I'd only pay higher taxes."

Not so, says Langenbacher. "We don't make higher taxes, we only *equalize* assessments so that you pay no more, nor less, than you should. Taxes go up only if your elected officials spend more."

What does a modern, "scientific" appraisal consist of? I walked over 640 acres of Marshall County, Iowa farm land with Ralph Taylor, a Doane appraiser who's helping to appraise all the farm land and town property in the county.

Taylor follows the procedure recommended by the American Society of Farm Managers and Rural Appraisers.

On key farms he classifies every acre as to soil type, slope, drainage, erosion, and adapted use. He inspects and measures the buildings from top to bottom, and rates the fencing and water supply. He notes any hazards, such as flooding or bad weeds. He calculates the advantages or disadvantages of the location for schools, marketing, community and possibilities for off-farm work. He makes more than 200 entries about each farm, including a detailed map.

After he sets basic values for the key farms, he maps near-by farms for soil type, inspects and measures buildings and determines final appraisal. County officials then establish the final assessment value—usually a flat per cent of the Doane figure.

A school of fish off the California coast extended over 300 square miles, and looked as though it was a solid mass — one sailor was sure he could walk on it, but didn't try.

Another good re-assessment method is typified by Knox County, Ill. Ex-county agent Langenbacher was hired by the county to come in and do the job. He set up farm and town committees of local citizens to help set standards of value for farm, commercial and industrial property.

"A committee of 30 prominent farmers, with the advice and help of specialists from the University

of Illinois College of Agriculture, helped set the land-value standards," explains Langenbacher.

Some states—such as Kentucky, Michigan and Oregon — have state staffs to help counties do the assessing.

What do taxpayers think of this kind of impartial, scientific appraisal? In every county in the 10 states where we've worked, there are fewer complaints to the board of review than before," says Doane's Fick. "We keep the taxpayers informed of what we're doing, then we hold an open-book session for anyone to come in and see how we've set his values. Few ever go to the board of review. They see that our assessments are based on something solid."

What You Can Do About This In Your Township or County

1. You—or a committee of local farmers—can inspect local assessment rolls. They're public.

Look for inequalities and see if there are detailed property records on file. If these records have not been made, no assessor can do a good job.

2. Have your committee see what the state tax office has found about inequalities within the state or within your own county. Then hold a county-wide meeting and have the committee explain its findings.

3. If you decide that your county needs re-assessing, write to counties that have done a good job. You can get such a list—and the names of competent professional appraisal firms — from Albert W. Noonan, executive director of the National Association of Assessing Officers, 1313 East 60th Street, Chicago 37, Illinois. If you need a professional firm, investigate it first.

4. Have a local person work with whoever does the appraising so that you'll have an experienced man in your community when the professional appraisers are gone.

5. Carry on a good information program through press and radio to get the public solidly behind the re-assessment idea.

6. Re-assess all properties every four or five years.

7. Change the laws if necessary to give your assessor the training, independence, money and equipment he needs to do good work.

Farm Credit Is A Tool

Its wise use requires careful planning . . .

Condensed from American Agriculturist

Frank Beneway, New York Farmer

IN THIS ERA of inflation and high costs the question is often asked, "How can a young farmer without capital get started in farming?"

In spite of the fact that the credit needs of farmers have skyrocketed from a few thousand dollars to many thousand, adequate financing can be done because it is being done!

I propose to give a positive answer to this question and also to provide a clear-cut pattern that farmers may follow in order to know what to expect from the agencies that supply their credit needs. The plan will also permit lending agencies to make loans with more assurance that they will be repaid.

Such a planned program is unique to my knowledge and could result in considerably more security in farm life, as well as more business for cooperative credit, local banks, individuals, or other agencies willing to lend to farmers. And let's not forget another source of credit—Dad or some other member of the family, either in a partnership or outright sale!

Buying A Farm

If a young man is buying a farm there are about five main points to consider. If he already owns a farm the same points will affect his business. They are:

1. **Climate**
2. **Soil**
3. **Good roads**
4. **Good markets**
5. **Size of the farm**

1. Climate cannot be changed. If you select a farm on a high frosty elevation with frosts in June and September, you are limited to a dairy with possibly some buckwheat and cabbage. Of course, if the farmer is a specialized cattle breeder, he can succeed.

The Alaskan Curlew is quite a commuter—it spends from May till August in Alaska, and the rest of the year on tropical islands and seashore in Peru and northern Chile.

2. Good soil is essential. However, a poorer soil lacking lime and phosphorus can be changed

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by supplying the minerals needed.

3. Good roads are a great asset. They lead to good markets.

4. Good markets are usually in relatively nearby cities. However, if one grows good quality produce, buyers will come a long way over good roads to buy.

5. The size of the farm and the farm business should be large enough to develop a good diversity. I don't mean a little of this and that. Make each enterprise large enough to produce volume to compensate for the mechanization required for best efficiency. There is no definite number of acres for the family-sized farm. Some may be large and some may be small according to the type of farm business and operator.

Managerial or executive ability is also extremely important. It is often born in one, although it can be developed through experience in management as the years go by.

In choosing a farm you will not usually find that all these points are favorable. However, except for climate you can succeed if most of them are favorable, because the others can be changed.

Preparing a Farm Map

Make a farm map with sufficient detail to show the following:

1. Soil type
2. Soil analysis
3. Drainage analysis
4. Fields numbered by legend

A study of this map will allow you to select a number of crops suitable to the climate and region. Number the fields by legend according to the type of soil suited to a particular crop. For example, if five fields on the farm are more suited to apples they should be numbered from one to five under the legend "Apples."

Keep Adequate Accounts

An accounting system is essential. It should not be too complex, but adequate to supply figures for income tax purposes and for future cropping plans. Simple labor and cost records must be kept to determine the profit-yielding crops and the crops best suited efficiently to employ the labor force.

More earth and rock has been removed from the huge Hibbing, Minnesota iron ore pit (Mesabi Range) than was moved in the building of the Panama Canal.

Sometimes a certain crop does not yield a good profit but it can fit in to help carry the overhead expense and keep labor well employed until one needs them later on. We need to do some research in our farm accounting systems and our credit folders. Better ones than we now have can be devised.

Figuring Credit Needs

The credit objective should show a progressive plan toward some fixed goals. Over a long-time outlook there should be less emphasis on dollar standing and more emphasis on efficient production. There should be more consideration to overall credit rather than the individual lender's position. Of course, there should also be a major warning to avoid excessive credit. However, any good credit risk must first prove that he can save some money for himself.

We now have in the farm credit system varying loan terms to meet the various credit needs. I list them below:

1 year operating loans; 30-month capital loans; 60-month term loans — Production Credit Associations.

10 to 33 years real estate mortgage loans — Federal Land Bank.

Therefore, it seems to me that with all this credit experience along with all the experience the colleges have had in farm management studies, we ought to be able to plan a long-time farm management-farm credit plan for a young farmer and his wife. This plan could be set up in five year goals:

1. The first five years could be used to straighten out basic production problems and learn the ability of the business to produce.
2. The second five years could be used to better mechanize for efficiency and expansion within a sound credit policy.
3. The third five years could be utilized in reducing the mortgage debt and improving the farm business.

The whole plan as here outlined is not to expect excessive net worth gains in any one year. Sound steady gains over the years are less spectacular but have more merit.

The remaining years could also be utilized in building a partnership with your son or your successor, and in learning better to enjoy your life in your declining years.

Fall Farrowing Up 4 Per Cent

The number of sows farrowed and to farrow this fall in 10 corn belt states is estimated at 3,941,000 head, 4% more than in 1956. Breeding intentions, as reported so far to the Crop Reporting Board of the U. S. Department of Agriculture, indicate that 1,733,000 sows will farrow during the 1958 winter quarter, December 1957 through February 1958. This would be an increase of 7% over the same period a year earlier.

Can These Business Ideas Save You Money?

Check these common business practices. They can save money and make money on the farm . . .

Condensed from Production Credit Association FARMING 1957

"A PENCIL is the farmer's best tool for profit," declares D. Howard Doane, dean of America's professional farm managers. He's backed up by top farmers everywhere.

Fall is a time for important decisions on the farm as crops are harvested and livestock is purchased. Here are some of the ways to help make and save extra income:

1. Fair payment for custom work. Cost of machines, gasoline, oil and labor all have gone up in recent years—but how about your custom rates? You're probably losing money if you have not made a substantial increase in what you charge your neighbors for machine use. State colleges publish average costs for custom work. For example: Iowa State suggests $6 per acre for corn picking and combining plus 7 cents per bu. for hauling or binning. These figures include the 25% operating margin you need for profit. Your state college probably has a complete list of prices.

2. Buy feed now. Harvest is the best time to fill your cribs or bins for the winter feeding season. Corn prices usually rise 10 to 20 cents by mid-winter. If you can buy at these lower prices, you can well afford to borrow what you will need for the entire year.

The situation works the other way if you have corn to sell. The seasonal price advance makes it pay to build, buy or rent a place to store your crop while you wait for the harvest price slump to pass.

3. Buy in quantity. "Farmers can afford to borrow money to take advantage of winter discounts," says a Purdue economist. He gives this example: "Suppose you borrow money in December at 6% to take advantage of a

Reprinted by permission from FARMING 1957, published by Production Credit Association at 1025 Empire Building, Milwaukee, Wisconsin

5% discount on $80 a ton fertilizer. The discount is $4 per ton. Interest on $76 for four months is only $1.52 per ton; your net saving is $2.48 per ton."

4. List every farm expense. Each additional dollar entered in expense records cuts the average farmer's tax bill by 20 cents or more. Fall expenses are high—make sure you record every penny in your books. Those often neglected small items add up to deductions that can mean big income tax savings come January.

Begin to think now about ways to cut your tax bill. If you have above average income this year, you will want to boost necessary purchases.

5. Apply for your gasoline tax refund. Don't forget to apply for your 2 cents per gallon federal gasoline tax refund. Thousands of farmers missed the deadline last year.

6. Earn discounts with cash payments. Most retailers will "Finance" purchases — but the cost is passed along to you, and it usually is very high. Find out exactly how much these charges are, then compare the cost of borrowing the money yourself and then paying cash.

In most installment purchases you pay interest on the entire principal even though the money is repaid monthly. A Production Credit Association loan where you pay interest only on the money used almost cuts the cost of borrowing in half.

In addition to the usual cash discounts, the cash customer is in a good position to bargain on price as he shops around several sources for the best buy.

Poultrymen Advised to Expand with Caution

All in all it looks like the egg business is over the hump, according to a North Carolina State College poultry marketing specialist.

Clayton P. Libeau, warns, however, that poultrymen should realize that a good year pricewise is certain to be followed by a less favorable one. And in an integrated industry adjustments are slow.

The poultry operation must, declares Libeau, in addition to being efficient, be soundly financed. Production credit must be obtained at reasonable interest rates, and long-term debt obligations must not be heavier than can be carried in poor years. The marketing program must also be better than the competition.

Expansion, adds Libeau, should be undertaken with these facts in mind. "It is wise in a year of good profits to set aside a reserve for debt payments for the coming year."

—North Carolina State College

What's New in Farm Leases?

New farming methods and equipment may change your landlord-tenant agreement. Here are points to consider for 1958 . . .

Condensed from Successful Farming

Franklin J. Reiss and *Harold Guither,* University of Illinois

If you're the owner, your contract can help you prove your social security status.

BEFORE they reach age 65, many landowners want income from their land to help them qualify for social security benefits. Then, after they pass that golden birthday, they want income from the land to count as *rental income* so it won't affect their social security checks.

How the income is counted depends on whether or not the owner *participates materially* in the *production or management of production* on the farm. In writing the lease you have a choice as to how much owner participation in managing the farm you want to agree to.

EXAMPLE: Let's look at the experience of a farmer in Bureau County, Illinois. He was 65 years old in 1954 when the social security law was extended to cover farm operators. He paid his social security taxes each year, qualified for benefits, and now is receiving benefit checks.

A married son who farms a mile down the road now rents the farm. This landowner gets a share of the crop as rent, but he wrote his lease to give his son major management responsibility so that he will not be materially participating in the operation.

Your lease should provide for sharing new types of expenses not covered in older contracts.

Watch especially for the items which have come into use in recent years such as new types of fertilizers, chemicals, or special equipment. Farming methods and practices have changed and leases need to be changed with them.

EXAMPLE: A farm owner and his tenant decided to shift from beef *and* dairy to all dairy. They also decided to install a bulk tank and pipeline milker. Who was to pay for this extra equipment?

The solution was worked out

Reprinted by permission from Successful Farming, Des Moines, Iowa

by writing the lease to provide division of the investment in new equipment in the same proportion as the cows were owned—in this case, 50-50.

EXAMPLE: A lady landowner had arranged with her tenant to control weeds. If the tenant chooses to use chemical sprays when he *could* cultivate, the cost is all his. If chemicals are the only way to get rid of weeds—

Radio Kampala, in Uganda, has been obliged to discontinue its weather bulletins. Each time predictions happened to be wrong, hostile mobs accused the government of not keeping its promises. —From Pour Tous

such as mustard in the oats—then the cost of chemicals and the custom spraying is divided the same as the crop.

Good leases are becoming working blueprints for managing and operating the farm.

Your farm lease can be written to provide a working blueprint for managing and operating the farm. Dates when the tenant will supply certain reports can be specified. Provision can be made for division and settlement of income, records to be kept by both landlord and tenant, and management responsibilities of both owner and tenant. Such points as these make a lease a living document and a constant guide for operating the farm.

EXAMPLE: On a 200-acre dairy farm, owner and tenant had a 50-50 livestock-share lease. The tenant owned all machinery but the owner paid ½ of combining and baling. Then the tenant began to haul milk on the side to increase his income. The owner began to wonder if the farm was being run properly, with the tenant doing off-farm work. The lease should have spelled out more in detail the methods of managing the farm.

Let tenant make improvements, owner pays him undepreciated part if he moves.

Many improvements on a modern farm such as a bathroom, a new furnace, or a garage for the tenant's car are conveniences for the tenant and give no direct return on the investment to the owner. Many tenants want these things but they hesitate to buy them for fear they may be forced to move before they get the full value from them.

A special provision can be written into the lease to pay back the tenant if he moves.

EXAMPLE: A landowner and tenant reached this agreement: the owner paid for materials to modernize the home—a kitchen sink, pressure water system, and oil furnace. The tenant furnished all the labor to install this equipment, either hiring it done or do-

ing it himself.

The owner has given his tenant a written guarantee that if he leaves the farm before the end of 12 years, the tenant will be paid for the remaining part of the labor he furnished.

EXAMPLE: A son is operating his mother's farm. This is a small farm that needs livestock to provide enough income—and buildings and other facilities are needed to handle livestock.

The mother has heavy medical bills and cannot afford to make improvements on her farm. The son is willing to do so but is wondering what would happen to his investment if his mother should die and the farm go into estate.

This problem was worked out by writing a lease that stated the son was to be repaid if he does not continue to operate the farm or if the farm goes into estate. A copy of the lease was sent to other members of the family.

You should specify the number and size of livestock enterprises.

Under livestock share leases the size and scope of the enterprise should be planned as the lease is signed. Then there will be no place for disagreements later on between owner and operator.

EXAMPLE: On a northern Illinois livestock farm, the owner began to feel a squeeze as returns from his farm dropped. So he wanted to increase the number of hogs being raised.

For him this would mean only the increased investment in a few more sows since the buildings could handle more hogs. But for the tenant, adding to the hog operation meant that he would have to hire more help and buy another tractor. Besides, he would have to invest in his half of the additional breeding stock. So, adding to the hog business was going to add more cost for the tenant than the extra income would pay for.

In 1950 there were 3.1 acres of agricultural land per person in the United States. By 1975 it is estimated that there will be 2.2 acres. And by the year 2000 the estimated acreage will be only 1.6 acre per person.

On this farm, the problem could have been prevented by having the owner and tenant agree *at the time the lease was written* how many litters of hogs to raise.

Make provision for paying tenant for unused fertilizer.

Many tenants hesitate to use a heavy application of fertilizer if they know they will not be operating the farm more than one more year. Dry weather could bring them only a small return and the rest would remain for later crops. A reimbursement clause in the lease would take

care of this problem.

EXAMPLE: A tenant farmer may quit farming after one more year because of his health. His landlord wants to continue the fertilizer program they had been using on corn. They plow down 100 pounds of superphosphate (0-20-0) and add 200 pounds of 10-10-10 side dressed per acre.

So with 100 acres of corn, they will apply 4,000 pounds of phosphate and 2,000 pounds of potash. The tenant feels this is too much for him to share his last year.

They can work out this problem by putting a clause in their lease. If corn yields are not high enough to use all the potash and phosphate applied, the owner will pay back the tenant for what is not used of his share.

They can figure that each bushel of corn will remove about 0.37 pounds of phosphate and 0.24 pounds of potash.

Suppose the 100 acres of corn yields only 65 bushels per acre. Then each will have 3,250 bushels for his share. This would contain 1,202.5 pounds of phosphate (3,250x0.37). So the tenant would have applied 797.5 pounds more phosphate for his share than the corn actually used. He would be paid back this amount at market price. Same reasoning follows on potash.

Feeding two to five pounds of grain to good cows during their dry period will pay off at a rate of about $25 per cow in the next milking period, say dairy specialists.

This same method of reimbursement for unused fertilizer can be used for other grain crops.

EXAMPLE: On a Ford County, Illinois, farm, a change of tenants was to take place. Rock phosphate had been applied 1 and 2 years ago with cost divided equally between owner and operator. The landlord paid back the tenant according to the clause written into the lease.

Rock phosphate was charged off at the rate of 20 per cent each year. So the tenant was repaid 4/5 of his share applied one year ago and 3/5 for two years ago.

Consider changing to a cash lease for special situations.

It may be most satisfactory to some owners and tenants in these situations:

- The owner may want to get on a retired status for social security. The owner can get a steady and assured income with a minimum management participation.
- Any owner who is dependent on the farm for income to meet living expenses may like regular and dependable cash rent payments. Widows with no other income may be in this position.
- An absentee owner who can not or does not give desired sup-

ervision at harvesting and marketing times under a share-rent agreement may like a cash lease.

● A tenant renting from a landowner not interested in improving the soil may find a cash lease to his advantage. Under a cash lease the entire crop belongs to the tenant and he could use fertilizers to maximum advantage.

You can use a lease that ties rent to inflation or deflation trend.

You can do this by paying cash rent—equal to a certain amount of the crop.

EXAMPLE: A landowner in LaSalle County, Illinois, has rented 88 tillable and unimproved acres on a cash-rent lease for 20 years with satisfaction to both parties. He receives his rent each year in the dollar value of 10 bushels of corn per acre. The value of the corn is the price at the local elevator on December 30.

To avoid risk of an abnormally high or low market on a particular day, the value could be the average price for a given day or week.

EXAMPLE: Such rent payments can also be made in so many pounds of milk per acre, pounds of beef, or any other commodity that may be produced.

Your farm lease may not include all the points given here. But consider each of them to discover those that apply to your situation.

Know What Insurance You Have

At some time every man has bought life insurance. Back in the dim recesses of his mind, he feels he is protected forever so long as he pays the premiums. This is true only to a point.

At the time a policy is taken out, a person may well be properly and completely insured, but as the years go by, certain points about life insurance should be checked.

First, are all your policies in a safe place where your beneficiary can get them without delay? Policies, after a number of years, often are tucked away in unlikely places and are hard to locate.

Do you know exactly what each policy offers in the way of protection? Not generally what is offered, but exactly! A life insurance program should be checked annually.

Consider these questions about your life insurance. The correct answers might make your insurance program a benefit, not a financial drain. —*University of Arizona*

Six Financial Headaches You Can Avoid

Use this check list to avoid common pitfalls in farm and family planning . . .

Condensed from Massey-Harris FARM PROFIT

Am I overpaying my income taxes?

THESE common mistakes frequently result in overpayment, says Jack Miller, author of "Farmers' Tax Saver":

1. Failure to take depreciation on property, including breeding stock. Depreciation not taken is lost for good.

2. Failure to report sales of breeding stock and dairy cows as capital assets. If you get $700 for old sows you raised, you need to pay income tax on only $350.

3. Failure to deduct $600 exemption for children, even if they earn more than $600. They're still an exemption if they are under 19, or in school, and you furnish more than half their support.

4. Failure to keep track of expenses. Keep a record book and go through your old bills and cancelled checks. Every $5 expense item forgotten costs you $1 or more in tax.

Should I borrow more money?

"Credit is like a buzz-saw—a useful tool if properly handled, but dangerous in unskilled hands," says J. H. Atkinson, Purdue economist. But many times it pays to borrow money you could really get by without.

For example: You can afford to borrow money at 6% interest to get a 5% discount on fertilizer. A 5% discount on $80 fertilizer bought in December instead of April is $4, so you pay $76. Six per cent interest on $76 for 4 months is only $1.52. So you save $2.48 a ton.

Or let's say you use a ton of dairy feed monthly, worth $100. But you get it for $96 in 5-ton lots. Borrow $480 at 6%, and repay loan from monthly milk check. Your 4-month interest will be $7.20, which leaves you a net saving of $12.80.

Can I be sued if my cows get out and wreck a car on the highway? Or if a neighbor's child falls off my barn?

"Many times lawsuits are won in cases where we might

Reprinted by permission from Massey-Harris Farm Profit, 1025 Empire Bldg., Milwaukee 1, Wis.

think the farmer was not at fault," says Phillip Henderson, Nebraska economist. "All you own as well as future earnings could be lost as the result of one unfortunate happening."

Solution: Get a comprehensive farm liability insurance policy. For only $8 to $15 a year you're protected against accidents happening to others on your farm.

Should I make a will?

If you die without a will, your property will be distributed according to state law. Let's say you leave a wife, small children and a farm in Illinois. Your wife inherits only a third of the farm—the other two-thirds belongs to the kids. She can make no decision on the farm unless she gets permission of the children's guardian, or the court.

In most instances it pays to have a will so you can leave your estate exactly as *you* — not the state — wants it distributed. Get good legal advice.

If I were to die tomorrow, would I leave my heirs a lot of headaches?

"Too many farmers do," says Robert D. Walker, Valley National Bank of Arizona.

Example: A farm couple started out years ago with a mortgage and built up a 400-acre farm worth nearly $200,000. (Have you figured up lately what your farm is really worth at today's inflated prices?)

When the farmer died, tax on his half was $4,800. His share then went to his wife. When she died shortly after, federal tax on the estate was $31,300. Proper planning could have reduced total tax to $9,600—sparing the heirs $26,500.

How can I increase my social security payments, now that I'm nearing 65?

By increasing your net income during the 2 years before retirement. Boosting it by $50 a month means you pay $18 a year more tax—but you stand to gain $15 to $35 extra a month for you and your wife as long as you live in retirement. If your net income is $3,000 a year, your monthly social security check after retirement will be $132.80. Raising income to $4200 a year raises payments to $162.80.

Arthur Mauch, Michigan State University, offers these suggestions:

1. Plan timing for sale of crops and livestock to get big income in taxable years. Feed livestock to heavier weights.

2. Boost volume with fertilizer, custom work, more poultry, cash crops on rented land, etc.

3. Reduce operating expense by selling excess equipment, deferring repairs where possible, utilizing unpaid family labor, using home grown feed where possible, deferring cash farm operating expense to following year through credit.

Morgans . . . Versatile Using Horses

Old Justin Morgan could out-walk, out-trot, out-run and out-pull any horse he was matched against . . .

Condensed from Western Livestock Journal

Marilyn Lovett Sponsler

THE oldest true American breed, Morgans, are a huge success at what they are bred to be—our greatest utility horses.

The rags-to-riches story of Justin Morgan, famed progenitor of the breed bearing his name, is an old story to most horsemen. That he out-walked, out-trotted, out-ran and out-pulled all the horses and teams he was matched against has been told time and again. What any good horse can do, a Morgan will try, and his efforts usually merit top awards and praises.

One oldtimer—Charles Cowdrey, 80, of Caldwell, Idaho—claims that Morgans are tops as rodeo mounts. His grounds: Morgans are quiet and easily handled.

The incomparable Lady de Jarnette compiled a record of wins many years ago that few American Saddlebreds can equal. Her accomplishments in fine harness led to her early banishment from the show ring because so few competitors wanted to try for only red ribbons.

Ethan Allen, great-grandson of Justin Morgan, became the fastest trotting horse in the world in 1867 when he defeated the famed Dexter in a match race.

Morgans have compiled an unmatched record of wins in American endurance rides from Maine to California.

The four foregoing illustrations are random samples of what the Morgan can do. As Amos Mosher, Utah Morgan breeder, says: "A Morgan horse will do any job you want him to do if he's trained for it." Mosher and his two brothers have used and bred Morgans for nearly 20 years in some of the ruggedest country in the west, and they've been testing the breed's durability for just as long.

"Not one man in 1,000," says Mosher, "has ever tried his horse long enough to see what the horse

Reprinted by permission from Western Livestock Journal, Denver 2, Colorado

can do. We know the capabilities of each one of our horses. A man we rode with one day said, 'I wouldn't even ask my horse to do that," but if you don't ask, how are you going to find out?

"We r e q u i r e conformation, ability to perform in harness and under saddle, an exceptionally fast walk, and our horses must be more than 15 hands. All of our present horses will pull their own weight in harness. We aren't too proud to work our prize stallions. In the summer time they do the cultivating and any other work that might need doing. We could have a national champion, and if he wasn't a using horse—we would sell him."

Typical of the ruggedness asked and received by the Moshers from their Morgans is this example. "Put a 200 lb. man, 50 lb. saddle, breastband, chaps, spurs, saddle bags with two or three cans of beans in them, rope, maybe a rifle and scabbard, and before you know it you have nearly 300 lbs. on the horse."

Put him on a trail at 9,000-10,000 ft. elevation and ask him to hurry all day, says Mosher, and you're glad he's a Morgan!

The following excerpt from the "American Cultivator," an important publication in the past, explains the Morgan's ability in simple terms:

"A novice is liable to get the idea that the great excellence of Morgan horses is due to their conformation, shape or proportions, and that by reproducing a close image of the old-time Morgan—all will be accomplished that is desired. Practical horsemen, especially such of the old guard as have had experience with old-time Morgans, know better.

"The conformation of the old-time Morgan was really only one of the factors that made the family famous and was perhaps the least important of all the many factors which, combined, made him the most noble, most useful and most valuable animal of the equine species to farmers, businessmen and professional men of the day . . .

"There may have been other horses that filled the same exact measurements, weighed the same number of pounds and ounces, were of the same color, carried their heads and tails the same as the original Justin Morgan and yet were as unlike him as to the valuable qualities which he possessed and transmitted as paste imitations to the genuine diamond or iron pyrites to pure gold.

"It was the immense amount of nerve force which he possessed rather than his conformation, that enabled Justin Morgan . . . to outpull, out walk, out-trot and outrun any horse in the section where he was kept.

"It was the quality of his brain rather than the size and shape of

his head or the length and depth of his body that caused Justin Morgan to cheerfully obey the command of his riders or drivers . . ." the article explains. "It was the physical and mental qualities of this wonderful horse, rather than his size, shape, style and pose, that made his stock so immensely popular."

Soil Bank Program Encouraging Whole Farm Participation

Encouragement of more participation by whole farm units and increased emphasis on forestry and wildlife practices are among the major changes in the 1958 Conservation Reserve program.

The Conservation Reserve is the long-time phase of the Soil Bank under which farmers contract to divert general crop land to soil, water, forestry and wildlife conservation practices. In return, farmers receive two types of payments on the diverted acreage: (1) a cost-sharing payment (up to 80 per cent) the year they apply a conservation measure; and (2) annual per-acre rental payments each year the land is under contract.

Among the additional incentives being offered farmers to divert more land to conservation uses is an authorization under the 1958 program for county Agricultural Stabilization and Conservation (ASC) committees to increase annual payment rates, where such increases can be justified, for land to be planted to forest trees and for whole farms retired from production.

Beginning in 1958, the Department will offer 5 or 10-year contracts, at the option of the producer, for land devoted to trees or shrub plantings for shelter-belt, windbreak or wildlife habitat purposes. Previously, all tree and shrub plantings were under 10-year contracts only. This 10-year requirement will remain in effect for tree plantings for forestry purposes.

The Conservation Reserve program is open to all farmers, whether or not they have an acreage allotment for "basic" crops. To participate, a farmer signs a contract with his county ASC committee agreeing to divert a certain number of acres of crop land to conservation use for periods of 3, 5, or 10 years. Under 5- and 10-year contracts he will receive a cost-sharing payment the year that a conservation use is established. Under all contracts annual per-acre rental payments are made each year the contract is in force and complied with. *—U.S.D.A.*

What A Farm Forest Can Mean To You

You can make your woodlot a paying property. First step is to get the advice of your Service Forester . . .

Eliot W. Zimmerman,
Forest Service, U.S.D.A.

A FARM FOREST means many things to many people. To some it is the land on the farm that is least suitable for agricultural use. It is a place where you hunted squirrels as a boy; a place where rain soaks into the porous soil and keeps the spring flowing. It is a source of fence posts, of maple syrup in the spring, lumber to build a new corn crib, tool shed, or barn.

But there is gold in that little patch of woods over on the back forty! Interest in the growing of timber as a crop is gaining momentum throughout the country. This growing interest in forestry is largely the result of the stimulant of good markets. Unless a farmer can sell his saw logs, his fence posts and his Christmas trees, there is little incentive for him to even investigate woodland management.

"Small" landowners control most of the nation's commercial forest land. Increasing demands for wood open the door to greater opportunities for producing timber as a cash crop. The farmer who has paid little or no attention to his woodlot, might well look into the advantages of forest management.

Down in Missouri there is an elderly farmer with 80 acres of woodland that he has owned all of his adult life. He has taken good care of his woods over the years, and the woodland has taken good care of him, financially. He has made several cuts of walnut timber by selecting trees to be harvested for veneer logs. It was his practice to leave some of the best trees and replace the trees removed by planting walnuts. His walnut veneer logs were carefully cut with the result that

This article was prepared especially for Farmer's Digest by Eliot W. Zimmerman, Forest Service, 623 North Second Street, Milwaukee 3, Wisconsin

they brought him extremely high prices on the market.

A few years ago there was a strong demand for bourbon stave bolts cut from white oak trees. This wise farmer sold the white oak trees on the stump and at the same time selected a suitable volume of good red oak timber from the highland part of his "eighty." The money he received for these products exceeded the amount he had originally paid for the entire farm.

You may say, "That's all right for the man who has a good woodland, but my farm forest contains nothing but trees of low value that are defective and crooked." True, this makes a more difficult problem for the landowner—but in practically all cases the woodland still has considerable value.

There is a farmer in southeastern Wisconsin who has a 26-acre woodland on his farm. Over the past 50 years, the farm has had three other owners. Each of these owners, during the period of his ownership, used the woodland as a source of ready cash. The first owner sold some of the timber to pay pressing doctor bills brought about by the extended illness of his wife. The second owner sold more timber to finance the first year of college for his son, and the third owner used the money from the woodland to purchase a farm tractor. Each of these owners sold the best timber and left the trees that were crooked, defective, and decayed.

The land on which this timber grows is steep, but is capable of growing good quality timber. In fact, there are a considerable number of trees of good growing stock now in the woodland. This young growing stock is being smothered out, however, as it is overtipped with the crooked, defective, and diseased trees left from the previous cutting. Many of these big trees contain merchantable material, but some of them are complete culls and are only taking up space that is needed by the young growing stock.

China is the leading hog producing nation in the world, with some 77 million head raised each year. The United States is second with 55 million; Brazil third with 36 million; and Russia fourth with nearly 27 million head.

This Wisconsin farmer was very unhappy to see his land being wasted; the woodland in its present condition was not bringing him a dollar. During a recent demonstration meeting held by the Extension Forester and the County Agent at a neighbor's woodland, he learned that many things needed to be done and learned how they could be done.

The Extension Forester introduced the local Service Forester who was available for on-the-ground technical services. He referred to him as a man who was commonly called in as a "doctor" for "sick" woods.

Shortly after the demonstration meeting, the farmer asked the help of the Service Forester. Together they went through the woods and spotted paint on the trees that should come out in order to give young valuable timber a chance. The Service Forester found a market for some of the timber they marked. The payment received for the logs was modest, but it gave the farmer a small profit for work done during the slack season on the farm. The Service Forester made arrangements for a portable sawmill to saw some of the poorer-quality logs for rough construction lumber on the farm. The remaining trees in the woodland which had no commercial value, were killed by girdling. This work was done by the farmer and his son and they received cost-sharing as a timber-stand improvement practice under the Agricultural Conservation Program.

The landowner who has never sold timber might well begin by discussing his problem with a trained forester. The forester can cruise the timber and determine steps needed for sound forest management. There is a good chance that the woodland needs an immediate thinning. This means that diseases and crooked trees may be removed and some income received from those trees that are marketable. Not only will this provide income for the farmer, but it gives the sounder trees more "growing room." Growth of the remaining trees will be much faster after thinning.

As time goes on, the farmer may select mature trees for cutting, or he may cut others for pulpwood, fence posts, fuelwood, Christmas trees, or general farm use. Once his stock of trees has been established, he can figure on periodic harvests. Keeping fire out of the woods is of primary importance. Years of careful management can go up in smoke if the woodland owner doesn't take every precaution to prevent destruction of his woodland by fire. It is also important to watch for diseases and insects and to take immediate steps to control them and prevent their spread.

Death Valley, California, gets the least rainfall of any spot in U. S.—average 1.7 inches per year. At one period, no precipitation of any sort was registered for 404 days.

A well-managed woodland means food and cover for wildlife; means better fishing and

hunting; it means recreation spots, and it means better watersheds for lakes and streams. Some forests protect key watershed areas — the headwaters of many of our major streams, the source of water supply for hundreds of cities and towns, for power plants and industries, and for irrigation of cropland.

Many small woodland areas, if properly managed, are also capable of providing clean, well distributed waterflows for local farm irrigation. Watershed - management research is constantly developing methods of reducing wasteful runoff and increasing the yield of usable water from woodland areas.

Individual, on-the-ground help in the woodlands is important. Each tract of woodland is different as to condition, kinds of trees, and topography. The problems of one owner differ from those of another. No one has ever devised a simple set of rules or practices that will work either for all woodlands or for all owners. Thus, it is essential to obtain the services of a trained forester if you are seriously interested in putting your woodland under good management.

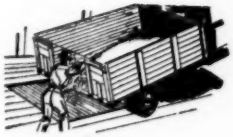
New Yearbook of Agriculture on "Soil"

The U. S. Soil Survey, organized in 1899 and carried on cooperatively between the U. S. Department of Agriculture and the State Agricultural Experiment Stations, has accumulated an enormous amount of data and has promoted a better understanding of our soils. But much of the work of mapping soils by type is still ahead. So says the newly released Yearbook of Agriculture for 1957 entitled "Soil."

We know now that soils are individual natural bodies, dynamic and changing. Not only do soils support living plants and microorganisms but these, in turn, have a lot to do with the formation and behavior of the soils. When we fully understand the processes going on in soils, we can change them by management to increase their productivity for plants.

The Yearbook of Agriculture is a Congressional Document and is distributed by Members of Congress. Copies are not available from the U. S. Department of Agriculture, but may be purchased at $2.25 each from the Superintendent of Documents, Government Printing Office, Washington 25, D. C. —*West Virginia University*

Can You Use the Grain Futures Market?



Selling your corn, wheat or soybeans short before harvest may insure your profits . . .

Condensed from Illinois Farmer's Outlook Letter

G. L. Jordan, University of Illinois

HOW CAN farmers use the futures markets to their advantage?

To buy or sell a "futures," a person contracts to receive delivery of or to deliver a specified amount of a commodity of a grade stated to be deliverable by the commodity exchange, such as the Chicago Board of Trade, during a specified month. The seller has the option of deciding on what day of the month he will make delivery. The contract can be cancelled at any time by taking the opposite position in the futures market.

As an example of use of this device, a farmer may decide today that the December futures on corn at $1.28, which may be equivalent to $1.13 at the local elevator, is as high as he can expect when he wishes to sell his new-crop corn. He goes to a local grain broker and tells him to sell 1,000 bushels (or more) of December corn. It is sold at $1.28. The farmer may deliver his corn to the local elevator any time prior to about December 22, receive cash for his corn, and cancel his futures contract by having the broker buy 1,000 bushels (or more) of December corn. The farmer expected to get $1.13 for his cash corn. What happened?

If cash corn is $1.00 at the local elevator when he sells, the futures would be about $1.15 in this example. He would receive $1.00 for his cash corn and gain $.13 on his futures transaction. He sold futures at $1.28 and bought them back at $1.15.

Farmers are marketing their hogs earlier and at lighter weights than they did 10 years ago. Marketing specialists say late June is now the best bet for highest prices next summer.

If he sold his cash corn at $1.25, the futures would be about $1.40. He received $1.25 but lost $.12 on the futures (sold at $1.28, bought at $1.40). He still netted $1.13. He also had to pay $5.00

Condensed from Illinois Farmer's Outlook Letter, University of Illinois, Urbana, Illinois

to the broker as a fee for the 1,000 bushels and had to keep cash with the broker equal to about 6 cents a bushel to protect the broker. This is called margin.

Few farmers use the futures market directly. More contract with the local elevator to deliver the grain in a specified month at a specified price. In that case the elevator operator probably sells an equal amount in the futures market. Otherwise the elevator operator would be speculating.

Perfect price forecasting is impossible. One has to have complete and accurate information relating to both future demand and supply. Available information is neither complete nor accurate. Then it would require perfect interpretation of the information. That would require much training and experience. However, to the extent that individual farmers or their economic advisers obtain the information and judgment, the futures market will offer an opportunity to take advantage of coming circumstances before they arrive and before others recognize the shadow that they cast before them.

Farm Values to Continue Upward

Farm land values, now at an all-time high, are expected to continue their upward trend in the year ahead.

Agricultural economists at Purdue University point out that the increase in the next year probably will not be as large as the (eight per cent in Indiana) increase of the past year. Volume of transfers will be low.

The economists say two major factors contributed to the price of farm land. The factors are a trend toward larger farm acreage and a continued increase in "non-farm use of land." Other factors were the continued expansion of the general economy, strong financial position of farmers and increased farm earnings in 1956 compared with 1955.

These forces overshadowed the price-depressing effects of higher interest rates, increased state and local taxes and higher farm operating costs. The same factors which caused farm land prices to rise will continue to operate in the coming year, according to the economists.

—Purdue University

Getting the Most From Every Layer

How an Ohio poultryman keeps his Leghorns laying at a 75 per cent pace with very little culling . . .

Condensed from Everybodys Poultry Magazine

Thomas E. Moncrief

HOW would you like your flock of layers to average 270 eggs in 365 days? And to keep up lot after lot! Impossible, you say? It's being done regularly by L. M. Garrette of Twin Springs Farm, Madison County, Ohio.

A visit to this farm is a revelation. Not only does Mr. Garrette's experience refute the argument that the one-man poultry farm is a thing of the past, but it is strong evidence that a carefully managed, efficient enterprise can give any large commercial integrated system a real run for its money.

Some 13 years ago L. M. Garrette started farming after teaching mathematics in public schools for a good many years. He bought an old run-down farm of 135 acres nine miles west of Columbus, Ohio. Today this is one of the most attractive farms along heavily traveled U. S. Route 40 from Columbus to Springfield. Most of the cost of improvements in the Garrette's home and farm buildings were paid for by the chickens.

Peak Production in the Fall

Garrette keeps 3700 to 3800 birds on his farm, with about 1800 being mature layers and the rest pullets in various stages of development. Since he retails all of his eggs, he tries to maintain a steady flow of eggs at all seasons but he does plan to be in full peak production during September and October. Oddly enough, that's when his customers want the most eggs.

The brooding and rearing program at Twin Springs Farm might not be desirable on some poultry farms, but Mr. Garrette makes it work to perfection. He generally starts 500 day-old pullet chicks every eight weeks. The brooder house is a concrete block house he built himself, allowing

Reprinted by permission from Everybodys Poultry Magazine, Hanover, Pennsylvania

about one square foot of floor space per chick. An electric floor brooder is used, with a coal stove supplying supplementary heat during real cold weather.

Birds Entirely Confined

All birds on the farm are confined. Garrette uses a nationally known commercial feed. He provides chick starter until the chicks are eight weeks old. On the third day he starts feeding grain. At three weeks of age he starts putting oats in the grain until at six weeks they get nothing but oats in the form of grain. At this time the birds are moved to another pen, and at eight weeks they go on a restricted feeding program.

Garrette starts to cut down on the feed by giving half oats and half mash—enough to last one hour of feeding. In the evening he gives just enough oats to last 10 minutes. When he first started this program he thought it was brutal but the results in extremely high production of large eggs with low mortality proved most successful.

If he can, he tries to hold the pullets until about six months of age before they start laying. It doesn't always work, however. At that age, or earlier if necessary, Garrette goes on a one-half mash —one-half oats program keeping feed always before the birds. At night he gives another oats feeding, so total consumption is two parts oats and one part mash. In addition, they get two pounds per 100 birds of "Super-Green" pellets.

Pellets Are Important Feature

Garrette considers the feeding of pellets to be one of the keys to his program. If bad weather should upset the birds or anything else disturb their normal feed consumption, he increases the feeding of these pellets. They are as vital in hot weather as in zero weather to stimulate feed consumption, he believes. He's also sold on the use of 50-pound paper sacks in which his feed is bagged. "They are easy to handle and are a real asset in the way of sanitation," he declares.

All of the layers get hard granite grit and oyster shell free choice. During the restricted period insoluble granite grit is mixed once a week in the mash.

Some of the large pens holding 500 birds each have automatic water founts. In smaller pens of 250 birds, Garrette provides three 8-gallon founts. Supplying fresh, clean water—all the birds can drink—is standard practice.

Uses Compost Litter

It's hard to tell how much nutritional value the birds may pick up from the compost litter Garrette uses in his pens. Regardless, he has found the Ohio developed method of litter management to his liking—as well as

to that of his layers.

Garrette's records show what a terrific production job his birds were doing. Here's his farm average per cent of lay by months: Jan., 76; Feb., 77; Mar., 76; Apr., 76; May, 76; June, 75; July, 76; Aug., 77; Sept., 80; Oct., 80; Nov., 79; and Dec., 77 per cent.

When a single pen slips below 70 per cent production it's ready to go. Due to limited housing capacity Garrette keeps his layers only about 10 months, but he is now completing construction of a new addition to hold 750 birds, which will enable him to hold his layers a few weeks longer.

One thing strikes you as you examine Garrette's records and look at his birds. He seems to be able to keep mortality to a minimum despite practically very little culling. Generally, he is able to house as a good, ready-to-go-pullet, almost every chick he starts. It wasn't always this way, however.

Little Culling Needed

During the laying period he disposes only of broodies or injured birds. He buys his chicks from an outstanding White Leghorn breeder and figures the birds have the inheritance to live and lay well. His records prove he's right. In June this year Garrette lost only 3 hens out of a total of 1780. That's a typical month!

One thing he likes about his restricted feeding program, plus the breeding back of his birds, he gets few small eggs. Garrette gathers his eggs three and four times daily. He washes every egg with a good detergent-sanitizer. Mrs. Garrette candles and grades them for size. She packs all eggs in their own farm identified dozen cartons. As for candling, Mr. Garrette declares: "We can't afford to give our customers anything but the finest quality eggs. If in doubt concerning any egg, we throw it out!"

Some 80 per cent of all eggs he produces are sold right at the farm door. On June 25th, his blackboard at the door listed the following prices: Cracks, .35 (when available); Mediums, .40; Large, .45; Extra Large, .50 (sold out); Dressed stewing hens, .45 per lb.

The other 20 per cent of his eggs are sold to about 120 customers in Columbus whom he contacts on delivery routes each Thursday and Friday afternoon. These customers will buy from one to 15 dozen each, with the average being three dozen. Garrette started these routes 12 years ago and now serves the children of some of those early customers.

He charges five cents per dozen more than his farm price for eggs he delivers. Though he considers competition to be greater

all the time, he hasn't lost a customer. His customers are all top quality. Only one ever cheated him. To some he extends credit and he even has a lawyer customer who pays only twice a year!

L. M. Garrette's early training as a mathematician, and his keen desire for neatness and exactness are paying handsome dividends. Everything on the farm, including flower beds before each neatly painted building, reveal a demand for orderliness and beauty. But most of all, his hatcheryman summed it up when he told me, "Mr. Garrette's got the feel of all the birds all of the time."

Organize System for Family Papers

A system for keeping important papers is an essential for every home. A well organized system should include at least two copies of a list of the important documents, telling where they are stored. Keep one list in a fireproof place such as the safe deposit box, but also have a duplicate handy at home.

A safe deposit box or a fireproof safe is the best storage place for insurance policies, wills, stock certificates and bonds. Other valuable papers which should be stored there are property deeds, titles, bills of sale, leases or mortgages on real property, the title or bill of sale for a car and the deed to the burial plot if the family owns one.

Family documents such as birth certificates, inoculation records, naturalization papers, marriage, divorce and adoption papers should also be kept in a safe, easily accessible place. All records of military service, such as discharge certificates, orders to active or inactive duty, commissions, records of medical treatment or disability and papers connected with claims for benefits should be in the safe deposit box or filed in a safe place in the home.

Save the duplicate copy of your federal income tax. Keep all income tax copies at least five years. Stubs of social security cards are also valuable in case the card you carry with you for identification is lost and you need a substitute.

—University Farm and Home News

A Good Banker Can Be A Farmer's Best Friend

This award winning country bank never turns down a farm youth . . .

Condensed from The Georgia Farmer

Bill Kennedy

THE Sea Island Bank of Statesboro, Georgia, recent winner of the Robert Strickland Agricultural Memorial Award, is a pace setter in farm service for banks in the state. The record this bank has established in promoting better farming for the good of its community and its own business stands as a fair goal for country bankers everywhere.

One big reason for the progress encouraged (and financed) by this bank is a fellow by the name of Rayford Williams, farm agent for the bank. He is a trained agriculturist and former county agent who understands the problems of his rural area, and keeps the bank on sound footing in the promotion of local farming.

The Sea Island Bank has based its entire program of community service on the realization that it serves an agricultural area. According to Williams, the program is carried out by trading information with agricultural agencies in the county. "This is done in group meeting and by personal contact", he said. "Twice a year the bank is host to these technical workers at a dinner meeting. Farm leaders—both men and women—are our guests."

The bank has a remarkable record of sponsoring crop and forestry clinics, exhibits and tours and in providing prize money for club projects. During 1956, officers of the bank talked to 1,214 farmer-customers, assisting them with their records, explaining Social Security regulations and analyzing their financial statements.

Anybody can be brave from a safe distance.

In cooperation with County Agents, Home Agents and teachers, a banking clinic was held in each school in the county. Agricultural financing was explained to more than 1,500 boys and girls. Two essay contests were sponsored by the bank and on seven occasions school children were taken

Reprinted by permission from The Georgia Farmer, 1447 Peachtree Street N.E., Atlanta, Georgia

on tours of the bank.

During 1956, the Sea Island Bank made 1,471 individual loans to farmers, 4-H Club members and FFA Club members. These loans amounted to more than one million dollars.

As a matter of policy, the bank encourages all borrowers to follow recommendations from the Experiment Stations and the College of Agriculture. To strengthen these efforts, Williams was brought into the bank about three years ago.

Never "Turn Down" a Youth

This bank has made it a policy to provide adequate financing for worthy farm boys and girls working on a club project. They have never turned down an application of this kind and have records of scores of young farmers who went on to successful farm operations after completing their education.

Georgia and every other state can use more country banks like this one.

Treat Cows Kindly, Get More Milk

How completely—or incompletely—do your cows let down their milk, asks Guy S. Parsons, North Carolina dairy specialist. The way you treat them has a lot to do with how much milk you get.

Improper milking or failure to provide the milking time conditions that stimulate the cow to secrete enough oxytocin (the cow's milk let down hormone) are definite factors in causing cows to dry up early.

Any excitement at milking time interferes with the secretion of oxytocin. Normally it is secreted by a small gland near the cow's brain in response to a "milking stimulus." The stimulus can be provided through udder massage by a nursing calf, by a milking machine, or by a human milker.

Mild excitement may partially block this important secretion and result in the cow giving far less milk than normally, declares Parsons. Handling the cow roughly, rushing her, not feeding her at a certain time when she has been led to expect feed, moving into a new stall or barn, or anything exciting or over stimulating can cause the cow to hold back some of her milk.

Therefore, if you are going to get all the milk the cow has in storage, be sure to give your cows kind and gentle treatment.

—North Carolina State College

Now, Performance Test Your Sheep

A simple way to keep records for breeding profitable sheep . . .

Condensed from Breeder's Gazette

Dr. R. M. Jordan, University of Minnesota

WHAT kind of records do you keep on your flock? Do they help you in selecting breeding stock? Do they help your prospective buyer in selecting rams? Do you use your production records in your advertising?

Many of you would have to answer no to several of these questions. But unless the purebred sheep breeders of America offer performance-tested breeding stock in larger numbers than is now the case someone else is going to do the job for you. The showring can no longer, nor should it, serve as the sole measure of usefulness of our livestock. The showring can, and should, continue to illustrate accepted type desired by our commercial producers and the type most desired by the meat consumer. But let's not rely on it as the only measure of merit and usefulness of our sheep.

A good scale and the keeping of production records should be a requirement for all who intend to sell flock-improving breeding stock. Weigh and grade your lambs and wool and use those records in selecting your own breeding stock and in advertising the merits of your entire flock to prospective buyers.

Most ram buyers produce commercial sheep. They are interested primarily in pounds of lamb and wool produced per year and how long they can count on high productivity in their ewe band. They want and are willing to pay a premium for breeding stock that will maintain or add to the high productivity of their flock.

The coldest recorded temperature in United States was at Rogers Pass, Montana, January 20, 1954—70 degree below zero.

Apparently what we lack is a uniform means of determining the top ewes in our flock as well as a method of comparing the excellence of one flock with another. The animal breeder calls such a measuring system a Pro-

Reprinted by permission from Breeder's Gazette, Spencer, Indiana

duction Index. There is certainly nothing new about these selection indexes and they have proven to be an effective stick to facilitate the improvement in a given herd or flock.

Few, if any, of our sheep breeders use such an index. The reason is that it is entirely too complicated. What we need is a simplified and yet effective index, one that could almost be figured out on the back of a match clip. Such a system should incorporate only those factors that are used in determining the over-all productivity of the sheep and that are meaningful to the prospective buyer. For example:

It probably costs less than 8 cents a mile on the average to own and operate an auto today — compared with 30 cents a mile in 1900.

PRODUCTION INDEX

Type of Birth	Points
Single born, single raised	0
Twins born, single raised	5
Twins born, twins raised	10
Lbs. of lamb per ewe at 120 days, per lb.	1
(add .4 of lb. for each day under 120 days—subtract .4 of lb. for each day over 120)	
Grade of Lambs	
Choice	10
Good	5
Utility	1
Pounds of Wool, per lb.	3

By simply adding up the points credited to each factor the breeder arrives at the total index. This system is simple enough so that many breeders would adopt it, and it would greatly aid in finding the most productive ewes and lambs in the flock.

Our Purebred Sheep Associations should take the leadership in establishing such an index. I believe that the breeds of sheep that will push to the forefront in popularity in the future will have Associations that not only do a good job of recording and promotion, but also a superb job in aiding their members in breeding sheep of high production capacity.

Until your Association adopts and promotes some type of index, *you as an individual sheep breeder can keep more meaningful records and use them as aids in the improvement of your flock and in selling breeding stock.* A lamb's weight at a given age, whether it was a single or a twin, and the weight of the fleece from the ewe are vital facts, easily gathered, that every ram buyer is entitled to.

A car that will do 20 miles per gallon on pavement, will do 17 on gravel, 14 on dirt roads, 11 on soft gravel and 6 or 7 on mud roads.

Is It Practical to Self-Feed Beef Cattle?

Tests at Purdue University show there are three ways to self-feed fattening cattle . . .

Condensed from
The American Hereford Journal

STANDARD practice in feeding fattening cattle on a high concentrate ration in drylot is to feed the roughage and mineral mixture free-choice and to hand-feed the grain and protein supplement—at least until the cattle have been brought up gradually to a full-feed.

Once the cattle are on full-feed, the grain may be fed free-choice, mixed with the protein supplement, or else the grain may be fed free-choice and the protein supplement hand-fed. However, few cattle feeders will turn their cattle on the first day of the feeding period, into a lot in which troughs filled with corn and supplement are available.

Furthermore, cattle feeders and nutritionists are in very close agreement that the protein supplement should not be fed free-choice, because it is the common belief that cattle would "overeat" of the protein supplement under such a management practice. Such an anticipated overeating of protein concentrate has not been defined as to whether it would be an increased cost or an impairment of the health of the animal.

A series of experiments have been conducted at Purdue University, designed to study the practicability of, and best methods of self-feeding fattening beef cattle.

I. Cafeteria-Style

Swine raisers have known for many years that hogs do a pretty efficient job of balancing their ration when their corn and supplement and minerals are offered to them free-choice, cafeteria-style. In fact, such fed hogs usually gain just as rapidly and produce gains more economically than do hogs whose corn and supplement and minerals are mixed together into a complete mixed ration. However, it is common belief that beef cattle cannot be "trusted" to balance their own ration when they are offered corn, protein supplement, hay and minerals in a free-choice basis. Three feeding trials conducted over a three-year period were designed

Condensed from The American Hereford Journal, 934 Wyandotte Street, Kansas City 5, Mo.

to study self-feeding cattle, free-choice, cafeteria-style.

In two of the three experiments cattle had never had corn before they were turned into lots in which corn, Purdue Supplement A and hay were offered in filled bunks so that the cattle could eat as much corn or as much Supplement A or as much hay or minerals as they cared to, at any time of the day. The results of these three trials have shown that the self-feeding of fattening steers, cafeteria-style, resulted in the following:

1. Significantly increased rate of gain.
2. Greater consumption of protein supplement.
3. Less shrink in transit to market.
4. Approximately one per cent greater dressing per cent.
5. Consistently increased liveweight selling price.

There were no undesirable effects, such as scouring, going off feed or lameness, from feeding in this manner. In fact, the cattle were on a full-feed from the first day and stayed "on-feed" without interruption until the day they were weighed out for shipping to market.

It should be pointed out that the supplement used — Purdue Supplement A — contains dehydrated alfalfa meal, molasses, bonemeal, salt and Vitamins A and D, in addition to regular soybean oil meal. Subsequent research has shown that straight soybean meal alone is not as satisfactory as a more complex supplement such as Supplement A. It would not be recommended that a protein supplement containing urea be offered free-choice, cafeteria-style, because of the danger that an animal might possibly consume sufficient urea in any one day to be toxic.

Fattening cattle offered the ingredients of that ration on a free-choice, cafeteria-style basis will eat more protein supplement than is normally offered by the hand-feeding method. However, because of increased growth rate and increased finish and "bloom" brought about, this method of feeding is recommended for calves which will be taken out on the show circuit, or which will be offered for sale as pedigreed seed-stock. Cattle fed in this manner will grow and fatten at a maximum rate and will be at their best at all times.

II. Complete Mixed Ration

Under commercial feedlot conditions, it is a common practice to self-feed the ground ear corn, after cattle have been brought up to a full-feed, and to handfeed the protein supplement either once or twice per day. One of the main objections to any hand-feeding system of limited amounts of protein supplement is that the more precocious animals may

often get more than their share while the more timid animals may get less. Also, a common belief among nutritionists is that it is advantageous for animals to eat their carbohydrate feeds (corn or barley) and their protein supplement feeds simultaneously, thereby giving the animal a nutritionally balanced ration with each mouthful consumed. This can be achieved by mixing the ground ear corn and supplement together.

However, the first question that would be asked would be concerned with what proportions of ground ear corn and supplement should be used in such a mixture. An experiment was set up at Purdue to determine just what would be the most desirable ratio of ground ear corn to supplement, when mixed together and fed free choice, for growing and fattening cattle in drylot.

Prior to the start of the experiment these cattle had received no grain or protein supplement, but had been given hay and minerals. The *first day* of the experiment the cattle were turned into their respective lots in which their troughs were filled with a mixture of ground ear corn and Purdue Supplement A in the following ratios: Lot I, 4 parts ground ear corn to 1 part supplement A; Lot II, 6 parts ground ear corn to 1 part Supplement A; Lot III, 8 to 1; Lot IV, 10 to 1; and Lot V, 12 to 1. A free choice mineral mixture of 2 parts steamed bonemeal to 1 part salt plus loose salt in another box, was available at all times. During the first 28 days, mixed hay was available in all lots. However, approximately 2 pounds of hay per steer daily was all that was consumed during this period, so the feeding of hay was discontinued after the first 28 days.

Excessive looseness and scouring was observed in Lots IV (10 ground ear corn: 1 Supplement A) and V (12 ground ear corn: 1 Supplement A), during the first week to 10 days. Although the droppings in the other lots became noticeably thinner, no excessive scouring was observed. The reason the cattle in Lots IV and V scoured at the start of the experiment was that they were not getting enough protein supplement to balance their corn intake.

Most rapid, efficient and economical gains were made by the cattle fed their corn and supplement in the ratio of 8 parts ground ear corn to 1 part Supplement A. Such fed yearling steers, weighing 630 pounds in November, gained at the rate of 2.53 pounds per day for the next 195 days, to finish out at 1,122 pounds the following May. One of these steers graded U. S. Prime and the remainder graded U. S. Choice.

Cattle fed the narrower ratios

of corn to supplement (4 to 1 or 6 to 1) consumed too much supplement, whereas those fed the wider ratios of corn to supplement (10 to 1 or 12 to 1) did not gain as rapidly or as efficiently.

This type of feeding is quite adaptable to either calf or yearling cattle feeding. It reduces the amount of labor required and removes the hazards of "stalling" the cattle which are hand-fed. Cattle fed their corn and supplement in the ratio of 8 parts ground ear corn to 1 part Supplement A are on full-feed the first day they go into their feedlots, and stay on full-feed until they are sold. Their bunks should never be allowed to get empty. Hay may or may not be offered.

Incidentally, straight soybean meal did not do the job that the mixed supplement, Purdue Supplement A, did in balancing ground ear corn. In a comparative trial, one lot of steer calves was fed a fattening ration, free-choice, of 8 parts ground ear corn to 1 part Purdue Supplement A, while a similar lot was fed 8 parts ground ear corn to 1 part soybean oil meal. The calves whose ration contain the Supplement A have gained over a half pound more per day (2.43 lbs. per day vs. 1.83 lbs. per day), over a 158-day feeding trial still in progress, than the calves whose ration contains the straight soybean oil meal. Apparently it is not protein alone that is required to balance ground ear corn in the fattening ration for beef cattle. Therefore, each person wanting to feed supplement free-choice and control its intake by incorporating salt will have to determine what level of supplement intake he wishes to use and then regulate the salt addition until he gets about that intake. The advantage of this method is that it permits self-feeding without the task of putting all of the ingredients (corn, etc.) through a mixer. Also, a feeder might wish to feed a pound or two of supplement with either limited amounts of corn or no corn at all on pasture. Salt may be used to control the intake of supplement.

Thus, there are three methods of self-feeding beef cattle that have proven to be quite effective and successful: (1) offering all the ingredients of the ration on a free-choice cafeteria-style basis, so that they may consume all the corn, Supplement A, hay or minerals that they care to consume at any time of the day; (2) mixing ground ear corn and Supplement A together in a ratio of 8 to 1 and feeding this mixture free-choice, along with free-choice hay and minerals, and (3) offering the ground ear corn, hay and minerals free-choice, and adding salt to control the intake of free-choice protein supplement to a desired level.

Farm Partnerships

How to combine a strong back and the enthusiasm of youth with the capital and experience of age . .

Condensed from Guernsey Breeders' Journal

R. S. Smith and *S. W. Warren,* Cornell University

OUR agriculture is changing. The capital invested for each worker has increased, and will continue to increase as we use more and larger equipment. The proportion of capital in real estate has decreased and will continue to decrease.

As we apply more fertilizer, spray material, equipment, and other costs to the same land, we develop a business with a more rapid turnover. It takes less years for farm receipts to equal the capital. This makes it possible to pay for a farm rapidly if things go well. It also takes less years than formerly for expenses to equal the capital invested. This makes it possible to lose a farm in only a few years if things do not go well.

Since real estate is a less important part of total investment, the ownership of real estate does not, in itself, provide the security that it once did. With the rapid turnover in modern agriculture, security is dependent upon the successful and continuing operation of the business.

Young men who start farming today have difficulty in getting control of enough capital for an efficient business. Older men who wish to continue in farming have difficulty in keeping their businesses up to modern standards of efficiency. Partnerships offer the possibility of combining a strong back and the enthusiasm of youth with the capital and experience of age.

Advantages of Junior - Senior Partnerships

A large proportion of the junior —senior partnerships on farms are father - son arrangements. However, many successful partnerships are operated by people who are not related. For convenience, much of the following discussion will refer to "father" and "son."

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A father is generally interested in having a son work into the business because:

1. By working with the son he can frequently build up a larger and more efficient business and realize more income.

2. It gives him the opportunity to continue to work on the farm until he is ready to retire, gradually shifting the hard work and responsibility to the son.

3. It provides a way to keep the farm in the family; it prevents the farm, which has been gradually stocked and equipped to capacity during the father's lifetime, from running down.

Sons are interested in working into the home farm business because:

1. It requires less capital at the start than any other method of getting started in farming.

2. It allows the son to use his management ability as it develops and to profit by the mature advice of his father.

3. It may provide the son with an opportunity to start farming on a farm of adequate size in good operating condition.

4. It sets the stage for the eventual transfer of ownership of the farm to the son who has stayed at home with his father.

Problems in Partnerships

There are four major problems in a father-son partnership. These are:

1. Sufficient income.
2. Living arrangements.
3. Getting along together.
4. Dividing income.

Amount of Income

Father and son arrangements cannot be expected to be successful on farms that do not furnish enough income to support a family. Some father and son partnerships have run into trouble because they were set up on a farm which had a net income of only $3,000, and a father and son who each wanted $3,000 for himself.

On some farms where the income is enough to support the father and one son, a mistake has been made in attempting to keep several sons at home.

A forest survey can tell you how much your woodlot is worth. It includes information on the volume and quality of the timber as well as growth data and the types of trees that make up the forest.

Living Arrangements

A few families with "in-laws" live together in peace and harmony. But for every one of these, there are many where it does not work. Fuel for extra stoves is a cheaper source of heat than domestic friction.

Many farms have only one house. Some have solved this problem by buying another farm and thus increasing the income

as well as getting a second house. A few have built an additional house.

Getting Along Together

Each partner must have respect for the other's ability and judgment. Unless they have this respect for each other, no partnership should be started. Each partner must be willing to compromise.

Sharing the Profits

Any partnership agreement should cover at least the following six points:

1. Purpose of the agreement.
2. Period covered.
3. Contributions of each party.
4. How the management is to be handled.
5. What items are to be considered as receipts and expenses of the partnership.
6. How the financial settlement is to be made.

A key point in partnership operation is the separation of the business affairs of the partnership from the personal affairs of the partners. This means having a checking account into which all farm receipts are deposited and from which all farm expenses, but no personal expenses, are paid. Weekly or monthly wages should be paid to each partner.

This checking account should be a joint account, but it usually works best to have one person keep the records and write the checks. When a check is drawn to the order of either partner, it may be desirable to have it signed by the other partner to prevent possible misunderstandings.

In writing the partnership agreement, it is important to know how much each contributes to the business. It gives each partner a better understanding of the over-all business picture.

How can the relative contributions of the father and son be determined? It should be done by deciding what it would cost the business to hire or pay for what the father and the son are contributing. Capital and labor are the main contributions, and prevailing wage and interest rates should be used in calculating their value.

Below is an illustration of how to figure contributions. In this case, both father and son work full time. The father owns the farm, and the livestock and equipment are owned half by the father and half by the son.

After the contributions of each party have been calculated, there is a sound basis for dividing the farm income. A good way to do it is to:

1. Pay all cash expenses from undivided income.
2. Pay each partner for his labor and interest on investment, as calculated above.
3. Divide the remaining balance equally between them—or if there is a deficit share it equally.

Item contributed	Contributions for the year Father	Son	Total
Investment in land and buildings $20,000 at 5%	$1,000	$	$1,000
Investment in equipment $8,000 at 5%	200	200	400
Investment in livestock $12,000 at 5%	300	300	600
Labor, 12 months at $150 per month	1,800	1,800	3,600
Total	$3,300	$2,300	$5,600

After deciding on the method of profit-sharing, the plan should be tested. This can be done by using the records of the business for the previous year. How would each partner have fared under the new agreement with last year's income and expenses?

The arrangement should be reviewed and brought up to date each year. If the ownership of livestock and equipment is not shared equally, changes in inventory values must be considered in calculating profit. For instance, if the father owns all the livestock and equipment, and there is a $2,000 gain in inventory value of livestock and equipment during the year, the father should add $2,000 to farm receipts before dividing income as above.

Partnership agreements should be written in order to avoid misunderstandings.

Transferring the Ownership

Many farms are transferred from one generation to the next by the Intestate Laws of succession. This means that the owner did nothing concerning the transfer of his property and the law made the transfer at his death. The law can know only what is equal between relatives but not what is fair.

The following points should be kept in mind in making a will:

1. Every farm owner should do it.
2. It is a job for a lawyer.
3. The farm owner who makes a will may save his heirs hundreds or even thousands of dollars.
4. Wills need to be changed or re-written to keep abreast of changing family circumstances.

Transfer During Lifetime

While every farm owner should have a will, he should also make plans to do some or all of the transfer during his lifetime if he lives to a ripe old age. The following points should be kept in mind in transferring the farm to the next generation.

1. *Discuss the problem with all family members concerned.*

In non-farm families, what father and mother do with their property at death may be strictly their own business. In farm families this is not true. The son's livelihood is tied to the farm, and

the parents' livelihood may depend upon the son staying on the farm.

No matter how hard it is to get started, the problem has to be talked over among family members before a transfer plan can be made.

2. *Keep the change of ownership from father to son on a businesslike basis.*

Frequently some of the farm property is given to the younger generation or is sold for less than the actual market value. It is important in the interests of good family relationships, and for tax purposes as well, that both father and son know what is being given and what is being paid for.

3. *Allow the son to gain ownership as rapidly as is in keeping with the responsibility he carries and as rapidly as he can pay for it.*

If the son is an equal partner in management and profit sharing, he should be working toward a one-half ownership of the land and buildings as well as of the stock and tools.

If the father has completely retired from the management of the business, the son should be working toward complete ownership.

In general, a gradual change of ownership over a period of years proves most satisfactory to all.

4. *Plan to transfer ownership of stock and equipment before transfer of ownership of land and buildings.*

In a transfer of ownership of stock and equipment before a transfer of ownership of land and buildings the father and son can own property together in a way that can be easily discontinued. Such an arrangement allows for a period of adjustment so that later if the son decides that he does not want to stay at home, the problem of a property settlement will be easy.

Accurate dairy records provide the facts on which to base a long term breeding program, the framework of successful dairying.

5. *Provide at the beginning for the eventuality of the unexpected death of either father or son.*

If the father dies suddenly, the son may be unable to buy out the other heirs without the aid of a plan made in advance.

Frequently, it is not best to make a definite and final plan for the transfer of ownership to the son in the early years of a father-son partnership, but stop-gap measures can be used to protect the son should the father die unexpectedly. An effective way to do this is to have the father make a will which gives the son an option to buy the father's farm prop-

erty. The option should specify how the price is to be set and how the payment is to be made.

Some provision should also be made for the father to buy the son's farm property should the son die unexpectedly. Otherwise, the father may be faced with continued operation with the son's widow.

6. *Make the plan flexible.*

It is important to provide for the possibility of a younger son getting into the business at a later date, and for the possibility of a son's departure from the business.

7. *Transfer as much of the farm property to the son before the parents' death as is in keeping with financial security of the parents and the son's ability to pay for it.*

It is to the son's advantage to pay for the farm while he is young and best able to do so. He knows early in life that he will have the farm, and how much it will cost him.

It is to the father's advantage because he may thus keep a son at home without whom he would be unable to continue farming. Thus, the financial security of the parents is strengthened and they can see the farm remain in the family.

Most men and women who have a good farm business do not wish to sell it for cash all at once. They would generally prefer to get their money out gradually in order to live on it as they grow old. Most young men desiring to buy a farm business are in no position to pay cash. Thus, both the seller and the buyer desire a gradual payment plan.

Many successful arrangements have been worked out on dairy farms where the buyer paid only a small amount of cash and then gave a share of the milk check to the seller to cover interest and gradual principal payments. Frequently, the milk check is divided by the company buying the milk and the man who has sold the farm gets his share of the check direct. This seems to work out well for all concerned.

Farm workdays are getting shorter. The June farm labor report shows that the length of the farm workday continues to decline. Farmers reported 11.2 hours a day in 1955 and 10.7 hours a day in 1957. The report also stated that there are nearly half a million fewer workers on farms at mid-June this year than during 1956.

8. *Give consideration to tax problems.*

Cutting tax costs should not be the first consideration in transferring farm ownership. After a general plan of transfer has been

adopted, however, various alternatives should be considered in view of the tax liabilities involved.

If the plan is to sell the farm to the son, an income tax problem may be involved.

If the plan is to give the farm to the son during the father's lifetime, the problem of gift taxes arises.

If the plan is to will or otherwise leave the farm to the son, estate or inheritance taxes must be considered.

In general, careful advance planning is necessary to take advantage of the opportunity to minimize these various taxes.

9. *Employ legal counsel to handle the legal problems involved.* Legal counsel is necessary at some point in every farm transfer arrangement. The members of the family must first decide what the objectives of the transfer are to be. A lawyer should then be consulted to assist in putting the plan into operation.

11% of America's vegetables and truck crops are grown in Florida.

Yield Boost Best Bet to Raise Income

The best bet for boosting your farm labor income is to try to increase yields and production rates so that your unit cost will be less.

That's the observation made by John Doneth, Michigan State University farm economist, after studying records kept by 500 dairy, livestock and general farmers throughout his state.

Farmers in the study were paid more for their labor in 1956 than they have been since 1952. They took in more money in 1956 and expenses were higher, too. But expenses went up only about two-thirds as much as income.

Based on the records and operations of those farmers that had a higher labor income last year, Doneth draws these conclusions:

Farms are becoming more specialized. The enterprises are becoming larger and more commercialized. Those on farms are faced with either changing, investing, expanding, and improving or else selling or renting the land out. Many farm operations are also becoming larger, but the same amount of labor is doing the work.

—*Michigan State University*

Boost Profits With A Roadside Stand

Condensed from New Mexico Extension News

ROADSIDE marketing can be an excellent way for fruit and vegetable growers to increase their incomes. As you might expect, the roadside marketing business has rapidly increased with the heavy flow of traffic.

The rate of milk production per cow has increased 20 per cent in the past decade, according to the USDA.

There are many types and sizes of roadside markets. Some are equipped with elaborate displays, refrigeration, and operate all year round. Other markets operate under a tree or from a truck.

Before starting a roadside market, ask yourself these questions. Can you get a good spot on a busy highway? How many other stands are nearby? What items other than home-grown products should be handled? Do you have the time and labor to operate a stand? What will it cost?

In some cases careful study may show that roadside marketing will not be profitable. Then again, a well-planned market may add considerably to your net farm income.

Once you decide to sell thru a roadside market, there are many things which can help you increase sales. Enough parking space, an attractive and well-landscaped market, neat displays, fresh quality, variety in size and type of package, fair prices, advertising, and courtesy to customers all can help you. Roadside markets are actually retail stores. Many of the ideas used in supermarkets can be applied to your individual market.

Foresters and meteorologists are now trying to reduce western forest fires by studying lightning behavior and seeding clouds to prevent it. About 49 per cent of these forest fires are started by lightning.

After your stand is in operation, ask yourself, "Would I stop here?"

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What Property and Liability Insurance Do You Need?

Few farm families can afford not to insure against the type of loss which could cause a major setback or wipe them out financially . . .

Condensed from Wisconsin Circular 489

Louise A. Young

INSURANCE renders many services to individuals and indirectly to communities. It can give security to both business and family living.

Through insurance, large groups of people pool and transfer their risks by making regular payments to an insurance company for assuming certain risks under terms and conditions of the insurance contract. It can prevent disastrous financial losses. It is a means of taking the sting out of risks which people constantly face.

Business investments in both real and personal property frequently make up the bulk of a family's life savings. This is particularly true of farm families. As a result, most farmers and other businessmen consider insurance a necessary business expense.

With presentday replacement values, families need to examine their property insurance to determine whether they have enough protection or whether they need to increase their coverage.

Many Kinds of Insurance

There are insurance policies available to insure against almost any risk.

Property insurance is available to protect our property against loss from fire, windstorm, accident, theft, etc.

Liability insurance protects the property owner from the risk of others being injured by or on his property.

This article deals only with *property* and *liability* insurance and not with *life insurance.*

Fire and Related Lines

The purpose of fire insurance is to reimburse the insured for *direct loss and damage* to property by fire, lightning, or removal. At the present time, because of rise in building prices and re-

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placement costs, many farms are underinsured against fire.

The policy on a home covers only the dwelling unless it specifically states that it covers household and personal effects. (Personal property, such as money, deeds, stocks and bonds, and evidences of debt, is usually excluded when personal property is insured.) The regular fire policy usually excludes loss by fire due directly or indirectly to such things as war, invasion, or theft.

Endorsements (riders or additions) to the policy are frequently added to cover losses to the property due to other causes. An *extended coverage endorsement* is a common one which covers such perils as windstorm, hail, explosion, riot, aircraft, and smoke. Separate endorsements can be obtained covering *windstorm, hail, or explosion.*

Fire insurance policies are fairly well standardized, although rates vary according to location and construction of the property.

Property Insurance

Property investments frequently make up the bulk of the farm family's life savings and are subject to the hazards of fire, windstorm, falling aircraft, and injury to workers or visitors on or by the property. As a result, protection of these investments by insurance is one of the most important contracts today.

In these times, it is important to keep insurance coverage on farm buildings up near the costs of replacement. To illustrate what may happen, the barn burned on a dairy farm near Fort Atkinson, Wisconsin. The owner had only $7,000 coverage. When builders estimated the cost of replacing the barn at $22,500 the landowner chose to sell and quit farming rather than go in debt for the difference.—Editor's Note.

Liability Insurance

Today there are so many risks involved in owning property that many people feel the need for liability insurance. Automobile and truck liability is perhaps the most important, but *comprehensive personal liability* is becoming more widely used.

Liability insurance will pay up to the limits of the policy any court judgment awarded a person because of an accident covered by your policy. You must be proved liable before a judgment can be rendered against you; however, court costs are expensive too. Liability insurance will not only pay court costs and the judgment up to the stated liability in the policy, but will also furnish defense in court by the insurance company.

Comprehensive personal liability policies vary widely, but they are designed to protect a person in case of lawsuits against him re-

sulting from an accident for which he might be liable. They cover liability for both bodily injury and property damage. A policy of this sort would protect a farmer, for example, against a lawsuit growing out of an injury caused by a dog or other animal or by personal acts of the insured or his family.

An *employer's liability policy* or endorsement is necessary to protect a farmer from lawsuits because of work accidents to hired help. It provides protection for farmers similar to that provided by workmen's compensation in factories, but does not provide payments to the injured employee. Negligence by or responsibility of the farmer must be proved and a judgment awarded against the farmer in court in order for the insurance company to pay.

Net profits, in general, are satisfactory now for the good farmer. If the next 10 years, or 30 for that matter, are like the past 5 (omitting the years right after the War that were extra good) we would be entirely satisfied. —Do-Well Agricultural Service.

Your liability to the public for damages arising from your farm operations can be a serious matter. It is happening to many farmers. Every week you read about court judgments against farmers in your local paper. Typical headlines may read: "Car Owner Wins $8,000 in Tractor-Auto Collision," "Cow Causes Road Accident, Owner Sues for $5,000," or "Loses Arm in Corn Shredder, Sues Employer." Without liability insurance, you take a chance on having to pay out of your own pocket. — Editor's Note.

Medical payments insurance is usually included at no extra cost in the comprehensive personal liability and employer's liability policies.

About Your Insurance

Buy from a reliable company and agent. Read the policy and know what protection each policy offers. If you don't understand clauses, ask the agent to explain them.

Check to see that you have enough protection. Husband and wife and older children should know about the coverage, who agents are, and where policies are kept.

Make an inventory of goods covered, etc., and keep it with the policy in a safe place away from the hazard insured against.

No one is rich enough to afford insurance necessary to cover *all* financial risks. But few families can afford *not to insure* against occurrences which would cause a major setback or wipe them out financially.

Is The Showring A Lot of Ruddy Nonsense?

Is there a better way of judging cows . . . on facts, not on fancies? An English dairy farmer thinks there is and says so . . .

Condensed from Dairy Farmer (British Isles)

G. H. T. Stovin, English Dairy Farmer

NOT so long ago, in the official journal of one of our leading breed societies, there appeared the extraordinary statement that the judges selected by breed societies to officiate at our agricultural shows, are chosen for their ability to assess the finer points of difference, not obvious to the unpractised eye.

Such a statement savors of witchcraft and the dark ages!

What are the finer points they spot so clearly but we can't see?

One is a good, level topline. And the reason given for this is that a straight back is essential for carrying the weight of the internal organs.

To demonstrate how illogical such reasoning is one has but to look at the horse, which is expected—in addition to supporting its own intestines—to carry considerable weight upon its back or to pull heavy loads.

In the horse (fortunately for its rider!) the back is anything but straight.

As an anatomical fact, the abdominal contents are supported mainly in two ways—by being slung from the backbone by various ligamentous structures and by being supported by the strong musculature of the abdominal wall.

Should these muscles atrophy for any reason, the resulting weakness of this muscular wall results in gradual stretching of the ligamentous structures which are then no longer able to sustain the weight of the viscera. Visceroptosis follows as a matter of course.

How relatively unimportant is the straightness or otherwise of the backbone. And how much more essential is a strong abdominal wall!

Now here are two more finer points: depth through the heart and well-sprung ribs. They are

Reprinted by permission from Dairy Farmer, Lloyds Chambers, Ipswich, England

considered desirable because they give capacity which enables the cow to digest and absorb a large amount of food.

This is yet another example of faulty reasoning.

The stomach in the human, and its equivalent in cattle, is situated in the abdomen, not in the chest. The man who has eaten well, if unwisely, undoes his top trouser button, not his waistcoat!

Fortunately for all concerned, the stomach being a muscular organ, is capable of dilation to accommodate a large meal. If it were situated in the chest, discomfort would rapidly become acute because the bony chest cavity cannot enlarge. The abdominal wall, being a strong, muscular organ, can give to accommodate the swollen stomach.

Therefore, on a n a t o m i c a l grounds, depth through the heart is relatively unimportant.

These officially a p p o i n t e d judges also look for a wide muzzle —on the ground that wide nostrils allow an animal to inhale the maximum possible amount of air and thus to develop heart and lungs; at the same time more oxygen is able to pass into the blood so that the animal has greater powers of digestion and assimilation.

Such specious statements may sound plausible to the uninitiated, but—and I cannot emphasize this too strongly—they are both anatomically and physiologically incorrect.

Unless the lungs are diseased their capacity is adequate for any and every contingency of life.

The amount of air inhaled is not governed by the size of the nostrils but by a delicate carbon dioxide balance in the system. Oxygen is transported round the arterial system in combination with haemoglobin; this combination is referred to as oxyhaemoglobin.

Normally the arterial blood is 95 per cent saturated with oxygen. Even when a healthy individual is breathing pure oxygen, very little more than 95 per cent can be taken up by the haemoglobin since it is already almost saturated.

Any slight increase in the amount of oxygen in the blood is produced mainly as a result of solution of oxygen in the blood plasma.

It would be possible to write at considerable length upon the various mechanisms, from the respiratory center in the brain downwards, which control the rate and depth of respiration.

However, I trust that I have said enough to indicate that the width of the nostrils is not one of these factors, nor has it anything to do either with the development of the lungs or the chest wall, nor with the passage

of a greater or smaller amount of oxygen into the bloodstream.

Misleading Milk Veins

I had thought it was now a generally-accepted fact that the size of the milk veins was no indication of the milking ability of a cow. Yet, periodically, this topic recurs in various forms.

Some judges will aver that, since the milk-veins carry the blood from the udder back towards the heart, their size must be an indication of the amount of blood being passed to the udder. Others will talk at length about the variation in size and toruosity of the veins on either side of the body.

Don't they know that for a long time it has been accepted that the venous system in humans is most unpredictable?

In general the veins follow the arteries, but they vary in size to an enormous extent. In some people they can be literally invisible; in others they are apparent at a glance.

Moreover the veins in one arm or in one leg can produce a markedly different pattern from those in the other. It is therefore not altogether surprising to find that the milk veins can vary in size, number and symmetry—even in cows of similar milking potential and ability.

I am prepared to accept the importance of good legs and udder, but only provided that the average length of life of our cows is raised considerably above its present short span. I cannot see the object of stressing these points if the majority of our bulls and cows are dead before their value can be demonstrated or utilized.

Cult of Conformation

Undoubtedly — and unfortunately — the cult of type and conformation has received very general acceptance.

The reason, I fancy, is that man is ever looking for a sign by which he can direct his actions. In the process he has not always been guided by logic. Nor has he been slow to produce arguments — not always based upon fact — to support any theory that he may have invented.

In pre-Mendelian days there was the excuse that no better method of selection existed. Today the situation is vastly changed. Only man is unchanging. Being mentally lazy he prefers to stagnate in a morass of type and conformation rather than to read, mark, learn and inwardly digest the truths that science has laid bare for him.

But the whole concept of judging cattle on type and conformation is founded upon a series of anatomical and physiological errors. If one is prepared to accept this fact—and the pundits will find it exceedingly difficult to dispute the truths I have enunciated —then some clear thinking upon

the future of agricultural shows becomes necessary.

It seems to me that two possible courses are open to the breed societies and the show committees.

One course is to do nothing and allow events to shape themselves. This has happened already in the poultry world where a cleavage has occurred into show types and utility types. The commercial poultry farmer has no interest whatsoever in the former—because experience has taught him that there is no correlation between show standards and production.

A somewhat similar trend is visible in the pig and sheep world.

As for cattle, attendance at local markets will show that there is very little difference between the prices realized for pedigree and non-pedigree.

This, surely, is the writing on the wall for the breed societies.

The second course, could, in my opinion, be really constructive.

This (England) is an urbanized country, in which the agricultural vote is of scant importance. It should be realized that the future well-being of farming may depend to a very large degree on obtaining the goodwill and sympathy of the town dweller.

New Ideas for Shows

No better way of securing the townsmen's interest could be devised than his nearest agricultural show. Yet how little is done at these shows with the underlying idea of educating the general public or of selling our wares?

(a) All judging abolished as useless and quite misleading.

This would at once end the appearance, at show after show, of the same team of cattle, entered by a few well-known exhibitors whose cows spend the show season touring the countryside.

Instead, certain spaces should be allotted either for cattle in general or for various breeds in particular.

Applications for filling these spaces should be invited from farmers. Should more applications be received than can be accommodated, allocation could be by rota so that those disappointed one year are assured of favorable consideration the following year.

It would be up to each farmer to make his exhibit both interesting and instructive. Moreover, being a personal matter, he would almost certainly attend himself to answer questions and—if it were his desire—to book orders for his stock.

(b) The milk bar should be situated in the middle of the cattle lines. No townsmen could subsequently say, "Cor, we get our milk from a clean shop, not from a dirty old cow!"

(c) The breed societies could either provide their own tents or help to finance one or more of their members, who would toe the party line and exhibit society literature.

These would be drastic changes. But I suggest them because I have noted how little concern appears to be shown in interesting the general public, which wanders in a somewhat aimless and desultory fashion through the cattle lines; and because I hold the opinion that, as a means of selecting breeding or production stock, shows have proved a complete failure—though they may well have helped the regular showman to sell some of his surplus cattle.

Their usefulness in selling agriculture to the public has never been exploited adequately or, indeed, at all. Yet their potentialities in this arena are manifestly unique.

Is it too much to hope that breed societies and show committees will re-think the whole situation, eschew this judging folly and join together in making shows the means of putting the farmer's point of view before the public?

Safety Rules for Banking

OBSERVE these safety rules for handling checks.

(1) When placing your name on the back of a check without qualification you are personally acknowledging receipt of the value of that check. This is known as a "blank" endorsement. Should you lose the endorsed check, a finder could cash it. Always wait until you are ready to cash a check before you place your blank endorsement on the back.

(2) A check deposited by mail should be endorsed with the "restricted" endorsement: "Pay to the order of X Bank for Deposit Only' or 'For Deposit Only." Should you have both a checking and savings account in the same bank, designate in which you wish the money to be placed. Sign your name underneath. It cannot be cashed by anyone and protects you if lost or stolen.

(3) If a check is lost, notify the bank at once. If you telephone the information, confirm it at once with a letter.

(4) Cash or deposit a check immediately after receiving it. The writer of the check could die, in which case the check would be no good. He might be an unbusinesslike individual that does not always know his bank balance. After several months, of course, a check becomes 'stale.' A bank may not cash one several months old without fresh instructions.

—*California Farmer*

Tax Accounting for the Farmer

A CPA, writing in his professional journal, gives unusual information about farm taxes . . .

Condensed from
The Journal of Accountancy

Robert L. Baker, CPA

IT HAS been said, from time to time, that accounting is not an exact science. With respect to accounting as it pertains to the average farmer this is certainly a masterpiece of understatement. Working farmers, as a class, probably put in about as many hours earning a living as do certified public accountants and it is thus understandable that maintenance of adequate accounting records usually comes out second best to an evening in front of the television set.

While the Internal Revenue Code provides that the Secretary of the Treasury or his delegate may require any person, by notice served or by regulations, to keep such records as may be deemed sufficient to show whether or not such person is liable for tax, the regulations appear to relax this requirement by excepting from this requirement those whose gross income consists solely of compensation for personal services rendered or arises solely from the business of growing and selling products of the soil.

The Farmers' Tax Guide for 1955 does make an attempt at improving this situation, however, by its comment to the effect that "all taxpayers, including farmers," are required to keep records which will enable them to prepare an accurate income tax return and which may be audited.

Who is a farmer? One of the first problems which must be solved is to determine the definition of taxpayers known as farmers. For purposes of declaring estimated tax and establishing due date of return, a farmer is an individual whose gross income from farming is at least two-thirds of the total estimated gross income from all sources. Gross income from farming for this purpose is the selling price of raised produce or livestock, plus the gross

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profit on purchased produce or livestock.

Income

The general rule as to the inclusion of income of farmers is the same as that for all other taxpayers, i.e., income is to be included in the year of receipt unless, under the method of accounting employed by the taxpayer, such income should be properly accounted for as of a different period.

Farmers, like other taxpayers, seem to have no trouble in such problems as constructive receipt. It is not uncommon for a cash-basis farmer to dispose of a crop just prior to the end of his accounting period with a verbal understanding that he does not wish to receive the proceeds until early in the subsequent year. A farmer may indulge in such practices in order to take advantage of a price situation which he feels may deteriorate or, perhaps, to insure the availability of cash for payment on account of his estimated tax liability which is forthcoming. Occasionally a taxpayer may win a constructive receipt case where he has no legal right to demand and receive his money under the terms of the agreement of sale, but this is generally considered a poor risk.

Farmers bought nearly 1.1 million automobiles in 1955. Over three-fifths of them were used cars.

The constructive receipt problem, where brought about by the fear of declining prices, can be avoided by the judicious use of futures. The farmer may sell, for example, 1,000 bales of cotton (his anticipated crop) for future delivery at today's prices. At the time of required delivery he can cover his "short" position by buying on the open market for approximately the same price that he will receive for selling his commodity at that time. This particular type of hedge will obviously deny a taxpayer the benefits of an unanticipated price increase but will have insured him against decline.

Expenses

Generally. The general rule for the deduction of expenses by farmers applies in the same manner as for other taxpayers: on the cash basis expenses are deducted when paid, while on the accrual basis expenses are deductible when incurred.

Deductions of any sort are a matter of legislative grace and will be allowed only when provided for by clear language of the statute; the burden of proof must of necessity be upon the taxpayer.

We all have a sound under-

standing of the "hobby-loss" provision whereby losses in excess of $50,000 per year during each of five consecutive years may be disallowed. It has been held that, with respect to community income, this limitation of $50,000 is available to each spouse. It should not be mistakenly assumed that simply because losses are well below this ceiling they are automatically allowable. The fundamental requirements as to business expenses should always be kept in mind: they must be (1) incurred in carrying on a trade or business, (2) ordinary and necessary, and (3) paid or incurred within the taxable year.

The salt in the oceans, if extracted and spread over the land would cover the U. S. with a layer 1½ miles deep.

We must be particularly alert as to the problem of the businessman who purchases a five- or ten-acre parcel of land which just happens to have on it a small orange grove which he operates at a loss year after year. There is a good chance that this loss will be disallowed. Occasionally the Commissioner will press an attack upon a taxpayer where continual losses occur and he feels the farm is operated for pleasure.

In the *Cope* case there seems to be ample explanation for the losses questioned: in 1942 Cope purchased two carloads of steers just in time to be caught by the price freeze; in 1943 he and his children set out 10,000 tomato plants, ninety per cent of which were washed into the river by the worst cloudburst in many years; in 1943 he also bought six brood sows in which cholera developed just before their litters were born and most of the sows had to be destroyed; in 1944, upon the advice of the county agent, he planted thirty acres of potatoes which rotted in the ground due to an unusually wet season; in 1947 he purchased some sows and a boar which again became diseased and most of them had to be destroyed; in 1949 ragweed destroyed his entire thirty-acre crop of soy beans. The farm was appropriately located at Chagrin Falls, Ohio, and the hired foreman was a gentleman named Haggard. About the only pleasure Mr. Cope received from his farming venture was in being allowed by the court to deduct his losses.

Soil and Water Conservation

Prior to the Revenue Act of 1954 expenditures of this nature posed frequent problems as to their deductibility.

Section 175 of the Internal Revenue Code of 1954 represents

the first legislative attempt to come to grips with this problem. Farm land in the United States is certainly one of our greatest natural resources and it is admirable that sound conservation practices are thus encouraged. The general provisions of Section 175 have received ample publicity and only a brief analysis will be presented:

(a) Expenditures paid or incurred by a taxpayer engaged in the business of farming for the purpose of soil or water conservation or for the prevention of erosion of land used in farming may be treated as expenses.

(b) Amount deductible under (a) shall not exceed 25 per cent of the gross income from farming. Carry-forward provisions of indefinite duration are provided subject only to the 25 per cent limitation in each succeeding year.

(c) (1) Expenditures described in (a) are those for the treatment or moving of earth including (but not limited to) leveling, grading and terracing, contour furrowing, the construction, control, and protection of diversion channels, drainage ditches, earthen dams, watercourses, outlets, and ponds, the eradication of brush and the planting of windbreaks. Not included are expenditures for the purchase, construction, or improvement of structures, appliances, or facilities subject to the allowance for depreciation. Also deductible are amounts paid on an assessment levied by a soil or water conservation or drainage district to defray expenditures by such district which would qualify if incurred by the taxpayer.

(2) Land used in farming is land used (before or simultaneously) by the taxpayer or his tenant for the production of crops etc.

(d) (1) Election may be made without consent in return for first taxable year beginning after December 31, 1953 and ending after August 16, 1954 in which such expenditures are paid or incurred.

(2) Election may be made at any other time with consent.

(e) Election once made must be adhered to unless permission to change is granted.

An example of the type of problem which may arise follows: Farmer A decides that he is being wasteful as to his irrigation water and that he might recover some of his water for diversion to another field by constructing an open canal between two of his fields. He takes his tractor out and proceeds to build such a

The man with a chip on his shoulder always carries an unnecessary load.

canal by gouging out a trench and using the earth displaced for earthen banks. Up to this point he seems clearly to have accomplished a water conservation measure contemplated as deductible under Section 175. After finishing his chore he contemplates the results and by the next irrigating season (the ensuing taxable year) he has concluded this really has been a fine idea but that open ditch seepage and evaporation were costing his precious water. He therefore proceeds to line his open ditch with reinforced concrete. This latter operation is of such a nature that it must be capitalized; but what about the costs incurred in the prior year? If it had been the intent of the farmer from the first phase of construction to complete a structure which would be subject to the allowance for depreciation, presumably he should not have deducted the earlier costs under Section 175.

Accounting Methods

Generally. Farmers generally are permitted the same discretion as other taxpayers in establishing the method of accounting to be used. The more common methods are the cash basis and the accrual basis; the deferred-crop method is rather limited in use. The features of the prevalent methods do not vary substantially in their application to farmers as compared to other taxpayers. The farmer who elects to use inventories in determining his income normally is required to use the accrual method. The permission of the Commissioner is required to change an accounting method once adopted. The Commissioner has been quite reasonable in allowing livestock raisers to shift to the cash basis in order to secure

Too many people itch for what they want, but won't scratch for it.

the greatest possible benefits of capital gain treatment of breeding and dairy animals.

One of the prime advantages of the cash basis which does not always come to mind is the valuation which may attach to livestock and produce at the date of a taxpayer's death, thereby providing basis against subsequent sales without previous income consequences.

Inventories. A farmer may value his inventories at cost or the lower of cost or market. Since the determination of cost is usually impractical for the average farmer, two additional methods are provided (1) the farm-price method and (2) the unit-livestock-price method.

The farm-price method may be applied both to crops and to livestock. Under this method, inven-

tories are valued at market price less direct costs of disposition such as broker's commissions, hauling to market, etc. If the farm-price method is adopted it must be applied to all inventories except those as to which the unit-livestock-price method is used. It has been held that sales proceeds received as much as three months after the close of the year, in the absence of major interim price fluctuations, were properly used in determining year-end values.

The unit-livestock-price method may be used only as to livestock raised and to livestock purchased before maturity and raised to maturity. The principal feature of this method involves the segregation of livestock into age and type categories to which a constant price is applied. The price used in each case should represent the estimated cost of bringing an animal of that age and type to that particular stage of development and maturity. Once the categories and prices have been fixed, they must remain constant unless permission to change is granted. It has been held that although a taxpayer thought he was using this method, where inventory values were determined by doubling loan values, the values used bore no relationship to cost of production or purchase price but were related to market or selling prices, and the taxpayer had therefore elected the use of the farm-price method.

Where adequate inventory records are not maintained and inventories are arrived at from memory alone the cash basis must be used.

Since growing crops may not be inventories, some farmers have adopted the deferred-crop-cost method where the crop cycle straddles the close of the fiscal year. This method contemplates the deferral of all charges applicable to growing crops until the harvest and sale are completed. While this method was designed primarily for situations involving crops with a cycle in excess of one year, it has been used in connection with such one-season crops as cotton and grain and has proved acceptable to the Commissioner on the local level.

Record Turkey Crop

According to estimates by the Crop Reporting Board, about 81 million turkeys will be raised by farmers in the U. S. this year. This is an increase of 5 per cent above the number of turkeys raised in 1956 and will establish an all time record high. Turkey prices during the first half of 1957 were about 15 per cent below prices in the same period of 1956.

How They Farm in Spain

An Englishman's impression of Spanish agriculture. He traveled three weeks and saw one tractor . . .

Condensed from Agriculture

W. E. Shewell-Cooper, Thaxted Horticultural College

IT WOULD be necessary to spend at least six months in Spain to see the whole horticultural picture in its true perspective, and so in a visit of just under three weeks I was restricted to a study of only three Provinces.

It was obvious from the start that the major problem confronting this wonderful country is the maintaining of an adequate water supply. The officials speak very definitely of "dry land" and "watered land," and so in describing any farm or region the land is always divided into these two component parts. It is significant that the first spot to which a market gardener takes you when you arrive is his well; in many cases the owner cannot afford to install mechanical means for pumping up the water and still has to depend on the ancient method whereby a donkey walking round and round the well supplies the required pumping power.

My previous visit to Spain was eight years ago, and the tremendous change for the better which has taken place in the interim has to be seen to be believed. Houses and farms are cleaner, cultivations much improved, and the people are better dressed. Perhaps the feature which has contributed most to the improvement is the Colonization Scheme introduced by the Duke of Primo de Rivera when he was Minister of Agriculture a few years ago. Under his scheme, men are each given six hectares (2.47 acres) of land which is promptly irrigated either by an overhead system or by channelling the water between the rows of crops. The workers are housed in new village communities.

Ciudad Real Province

I was impressed by the efficiency of the Director in the Province of Ciudad Real—Ilmo. Sen. Don Paulino Alonzo. He was responsible for three sectors comprising some 8,000 hectares. The land is owned by a public com-

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pany but has the backing of the State with compulsory powers for buying land; there is, however, a proviso that no farmer may be deprived of all his land. Applicants for holdings are selected by a local committee, and after five years' training, and provided their work proves satisfactory, they are allowed to start paying for the land they are occupying. A twenty-year period is allowed for repayment, but some workers clear their "mortgages" within their first few years of occupation.

A hot baked potato offered for sale in a piece of aluminum foil is expected to make a big hit at football games this fall.

To every thirty colonists there is a specially-trained foreman, who is himself a colonist; a County Horticulturist Adviser visits them regularly to give specialist advice.

The wells usually have an output of about 6½ million litres (1¾ pints) an hour, and each colonist can obtain water for sixteen hours, three days a week, at a very reasonable price. Electricity is supplied to all holdings.

A visit was also paid to the Agricultural School at Daimiel, where twenty-five students are accepted. The students, whose ages range from 18 to 30, receive free education, food and clothing, and all their travelling expenses. The living accommodation in the school is very good, and it is interesting to note that the warden in charge maintains a strict watch over the personal behaviour and hygiène of the students! The daily routine includes lectures and practical work on the fruit and cereal crops grown on land belonging to the school.

There are many Agricultural Co-operative Packing Stations in Spain, and the one I visited at Estepona is said to be a typical example. It caters for all market gardeners in a region of about 1,400 hectares. It is open every day, including Sunday, from 9 a.m. to 1 p.m., and 5 p.m. to 8 p.m. (from 1 to 5 p.m. is siesta time!). In the busy seasons the station stays open until 1 o'clock in the morning. Vegetables and fruit are brought in on the backs of donkeys and mules, which travel for miles over mountain paths with their loads of 400 lbs. and more.

Every day the "fixed" prices are set and shown on blackboards in the station. After the wholesaler has brought his supplies of fruit or vegetables, he is allowed to tip them on to the concrete floor and set to work with his helpers grading, packing, and dispatching the produce.

Growers on a large or small scale all invest in the Co-opera-

tive Packing Station; they pay dues on the produce sold each day, but receive dividends on the profits made during the year. They can borrow money for buying machinery and fertilizers.

Methods of Cultivation

In contrast to the efficiency demonstrated by both the Government and Farmers' Union organizations are the primitive methods of cultivation. In the 2,000 miles I travelled I saw only one tractor, but there were hundreds of oxen pulling rather crude ploughs and men harvesting barley by hand; there were pigs chained and tethered by the side of the road and droves of goats eating the weeds on land recently harvested.

Unusual crops to our British eyes were the sugar cane and rice. Sixteen varieties of rice are grown in Spain; planting is carried out in May and harvesting in late September. The cutting is done by hand, and after three or four days' drying the crop goes to the mills. In the Ciudad Real province there have been yields up to 10,000 kilos per hectare (as compared with only 4,000 in China), and it is claimed that these excellent results are due to maintaining the soil at between pH 4 and 5.

I was interested to make some study of the methods of cultivation of outdoor tomatoes. The principal variety grown is Valencia, which produces a large, rough fruit. Another variety is Murcia; it yields about 40,000 kilos per hectare, and the grower obtains a price equivalent to ¾d (about 1c) a lb.—a return with which he is satisfied. It is no wonder that the crops can be produced so cheaply, for labor costs are very low; a worker receives only 30s-55s ($4.35 to $5.10) a week, and if he works overtime he receives only the usual day rate. There is always plenty of casual labor available.

The United States produces 84% of the world's automobiles, 61% of its wheat, 61% of its machinery, 71% of its corn, and 75% of its steel.

The sizes and types of market gardens vary considerably; for instance, some businessmen buy market gardens as a sideline and put them in charge of managers; many growers own small plots of land which they cultivate intensively, using an "all compost" crop rotation that includes lettuces, garlic and onions, roots, and tomatoes. No artificials are used. Then there are the bigger holdings—I was able to visit one of these which consisted of nearly 1,000 hectares; almost half of this land is too mountainous for suc-

cessful cultivation, but the rest produces heavy crops of citrus fruits, olives, almonds, and cereals. The grading and packing of the fruit are done by hand, quickly and efficiently, different colored wrapping papers being used for each grade.

On the way to Granada, I passed through districts like Motril, where the earliest crops of vegetables are grown in terraced gardens irrigated by a system of small artificial "rivers." In the Velez de Benaudalla area orange trees are prolific and children stand at the roadside selling the fruit. There are also plenty of sweet cherry trees, but the predominating crop in the Granada province is the olive.

Spain is a country of tremendous contrasts. There are some fertile plains, but also great ranges of mountains; the population appears to be divided between the well-to-do on the one hand, and on the other a large number of poor people, who find it difficult to get work all the year round. But the people are charming and most hospitable, and I got the impression that they have a great sense of awareness and a desire to advance with the times.

Have A Home Business Center

Could you locate valuable papers, deeds, wills, insurance policies in a hurry in your home?

Most of us do not anticipate emergencies, such as fires, accidents or other disasters, but we do have times when we can't find important papers or cancelled checks simply because we do not have a well-planned place to put them.

Planned business centers are appearing in more homes these days, according to home management specialists. They provide a comfortable place to work for a few minutes each day; a place to keep a ready file on bills, cancelled checks, important papers.

All you need is an ample, comfortable, well-lighted writing center, a comfortable chair, handy file for current materials, another file or storage place for back records, waste basket and desk supplies.

Some families have the writing desk handy for a business center; others are converting old kitchen cabinets and wash stands into business centers; and still others are making desks.

Consider where and how you can plan your family business centers. You'll find it a real source of satisfaction.

—New Mexico A & M College

Raising Hogs for Greater Net Returns

No phase of the swine enterprise can be neglected if you want maximum profits . .

National Livestock Producer

Stewart H. Fowler
Washington State College

IF SWINE producers are to collect the full profits from their labor and investment, they must place hogs of the right type, on the right market, at the right time, in the right condition and at the least possible cost.

That's a pretty big order but the producer who can meet all these objectives will make money year in and year out with hogs.

The only type of hog that should be bred for today's market is the meat-type hog. This means a hog that possesses a maximum of lean meat development in the primal cut regions and only a minimum amount of fat which is necessary for extra flavor, tenderness and palatability of the cuts.

The Right Type of Hogs

Many producers object to this idea and say that packers do not pay a high enough price differential in favor of meat-type hogs to make it worth their while to produce that kind of hog. They claim that it costs more to produce the meat-type hog.

The truth of the matter is that they can not afford to produce any other kind of hog but the meat type! They are killing the market for their product by continuing to produce the overly fat type hog. When Mrs. Housewife exercises her choice for meats at the self-service meat counter at out modern super markets, she is not going to settle for those small "eyed" pork chops with excess fat. You can bet your last dollar that she is going to look for a better buy for her money.

Research at many of the agricultural experiment stations indicate that it is just as economical to produce the meat-type hog as it is the fat-type hog.

The easiest way to produce the meat-type of hog is to breed toward that goal. True enough, some modification in type can be accomplished through a properly managed feeding program. However, there never has been a producer who could feed muscle on

Reprinted by permission from National Live Stock Producer, 139 N. Clark St., Chicago, Illinois

to a hog that did not possess the inheritance for large muscle development.

To breed for the meat-type hog means that the producer must first identify those lines of hogs that possess bred-in muscle development. This can best be accomplished through production testing programs. Once the meat-type lines have been identified and isolated, the breeder should base his entire breeding program around such animals. Then feeding enters the picture. With the right breeding for superior muscle development, it is up to the producer to follow a feeding program that will allow maximum development of that muscling.

The first thing most people grow in gardens is tired.

The Right Hog Market

Livestock producers in most sections of the country have a wide choice of outlets for marketing their meat animals. The hog producer is confronted with the decision of which market is the right market for him. He must make this decision every time he has an animal or a load of animals ready to go to market, because the market that may be most advantageous for him one time is not necessarily the right one a week, or a month, or a year later.

If the producer's choice of a market is based upon expected net return, he must consider the four factors applicable to alternative markets. First, what price will his animals most likely bring per hundredweight on the various markets. The answer should be balanced against the other three factors: 1) The cost of transportation; 2) the estimated shrinkage and death losses up to the time of sale; and 3) the handling and selling expenses at the various markets.

Some markets may pay slightly higher prices, but in some cases the increased transportation and marketing costs may more than offset the price advantage.

The Right Time to Market

Hogs follow a two-cycle price pattern as a result of two pig crops being produced each year. More pigs are born in March and April than in any other months. The main portion of these spring pigs are sold in November and December, resulting in a severe downturn in prices. August and September constitute a second peak period in farrowing. The fall pigs arrive on the market the following year in March, April and May in such volume as to depress prices.

Because the fall pig crop is smaller than the spring crop, price fluctuations in the winter and

spring—when the fall crop is marketed—are not as pronounced and severe as those in the fall. Prices are highest in mid-summer as a result of fewer hogs being available for slaughter during that period. The high summer prices would be more extreme except for the large number of sows normally sold for slaughter during that time of year.

The prices for packing sows tend to reach their lowest point in November, December and January, with a secondary low in April. This is largely due to the fact that sows must compete with the bulk of the spring and fall pigs during those months. August and September are usually the months of peak prices for packing sows. This represents a period when packers are trying to keep a minimum number of hogs going through their plants. With a greatly reduced supply of hogs on the market, the packers tend to be easier on heavier-weight hogs and prices hit a seasonal peak for low-quality hogs.

Without a doubt, the time of farrowing is closely tied to the time that barrows and gilts are sold for slaughter. Producers, however, can make several adjustments between farrowing and marketing which will permit earlier or delayed marketing. The producer may self-feed on well-balanced rations and sell at lighter weights in order to hit an early higher-price market, such as pushing February pigs for the August market. Or, the pigs may be put on a limited-feeding program, utilizing pasture as much as possible, and sell the hogs at heavy weights. Thus, late fall pigs may be made ready for sale by mid-summer of the following year.

The date of farrowing may be advanced in order to place pigs on an earlier and more favorable market. Sows may be bred to farrow in late January and early February. The pigs may be marketed in the seasonally high-price months of August and September. Fall litters may be farrowed in August and the pigs can go to market in February or March when prices usually hit a slight secondary high.

A tablespoon of tobacco seed will plant 6½ acres.

The Right Kind of Feed

With the marketing date for finished hogs depending upon the breeding and feeding programs, a good procedure for the producer to follow is to determine the best market months price-wise and then adjust the breeding and feeding schedule to place hogs at market weight by those dates. Of course, in some sections of the country, it may not be practical to arrange a feeding program

which will make it possible to finish hogs at the time the prices are highest.

Much of the seasonal variation in the volume of livestock marketed is caused by differences in the cost of producing live stock at different times of the year. This means, of course, that it is not necessarily true that a producer would make more money by shifting his operations so as to have his hogs ready for market at the seasons of normally high prices.

For example, the higher cost of producing winter pigs may more than offset the higher prices that would be received for them during the summer months. This means that the producer must give due consideration to his costs of production when planning his marketing program.

In some sections of the country, a few swine producers are turning to a multiple-farrowing system. Some producers breed a few sows each month of the year. In this way, they have a few hogs ready for market throughout the year. This provides them with a monthly pay check. It spreads out their "market risk" and takes full advantage of a limited number of farrowing pens or stalls.

A more common practice, however, is to breed two sets of sows to produce four pig crops per year. This may be accomplished by following a schedule such as the following:

Breed	Farrow	Market
January 1	April 24	October 24
April 1	July 23	January 23
Rebreed	**Farrow**	**Market**
July 1	October 22	April 22
October 1	January 22	July 22

Such a system of multiple farrowing removes some of the risk encountered in a program based upon market futures and is a safer program. The outstanding merit of such a program is reflected in the fact that the producer is never caught with a lot of hogs when prices are low and will always have a few to sell when prices are high.

The Right Market Condition

Normally, condition in meat animals refers to the degree of fatness. In this discussion, coverage is extended to include all of the following:

1. Correct weight (usually somewhere between 180 and 240 pounds).
2. Desired degree of finish (should grade U. S. No. 1).
3. Low shrinkage.
4. Freedom from bruises.
5. Uniformity in the load.

Generally 200 to 220 pound hogs bring the highest prices at most markets, although hogs of lighter or heavier weights may bring a higher price during certain times of the year. Before holding hogs to weights heavier than 220 pounds, the producer should figure the cost of the ad-

ditional gain in addition to the probable price at a later date. It should be remembered that feed represents approximately 80% of the total cost of producing hogs, and that gains on heavier hogs are less effective and more costly than for lighter hogs.

As was pointed out earlier, a certain minimum degree of finish is necessary to produce high quality carcasses. This optimum amount leads to a grade of U. S. No. 1, provided the hog possesses satisfactory conformation and quality. Less than this mimimum required amount results in a grade of Medium; small excessive amounts lead to a grade of U. S. No. 2; and large excessive amounts of fat results in a grade of U. S. No. 3. As the grade moves away from U. S. No. 1 in either direction, the hogs are discounted in price at many markets.

The hog producer who develops a reputation for high yielding hogs will find that he can often secure extra rewards. As a packer buyer not too many years ago, I found that certain producers consistently sold hogs which cut-out higher yields as a result of less fill and reduced shrinkage. Standard procedure was to "add a bit" when purchasing hogs from those producers. It might pay a producer to consider the worth of developing "reputation hogs."

Raise Reputation Hogs

In the same fashion, some producers develop reputations for bruise-free hogs. This likewise can result in a premium from many packers. I have often heard it said that "if you must kick a hog, first take off your shoe!" This is sound advice in more ways than one. It costs $5 to kick a hog!

Uniformity in the load will usually pay extra dividends. There is a tendency, for example, for the buyer to associate uniformity of color in a load of hogs with uniformity of quality of carcass. I have often seen loads of mixed-colored hogs bring 25 cents to 50 cents per cwt. less on the same market than a uniform-colored load of similar type and quality on the same market at relatively the same time of day. Some people object to a cross-breeding program in view of the fact that it may lead to a lack of uniformity of color; however, with a little sound planning this does not have to be true. For instance, consider crosses of Yorkshires with Chester Whites, Durocs with Tamworths, or Berkshires with Poland Chinas.

Experts in any line can't escape work that is hard and sometimes actually distasteful.

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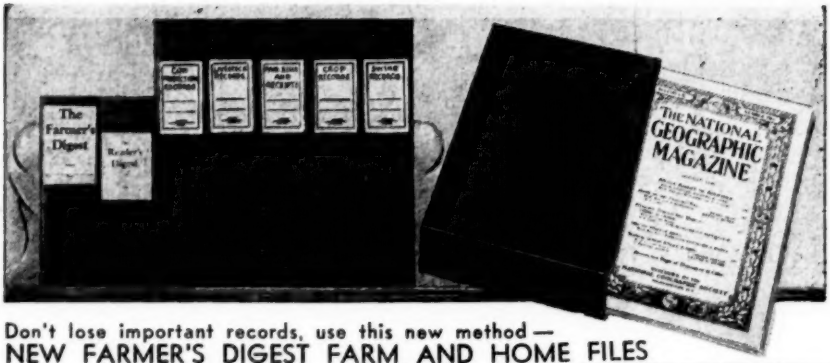

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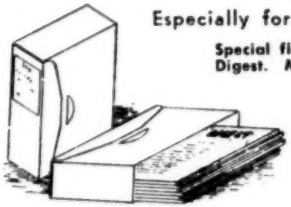

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